

# Banking fees guide

## Discovery Bank **Gold** Transaction Account

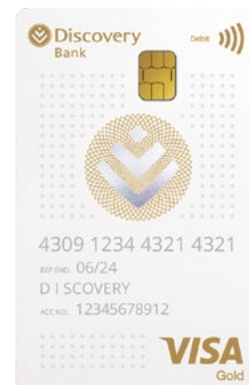
Effective from 10 November 2023



### Simple day-to-day banking

Your day-to-day **transaction account** is the perfect choice for your everyday banking. You **only pay for what you use**, enjoy **market-leading interest rates** and you have the choice of an **overdraft**.

You'll also enjoy getting financially healthier with **Vitality Money**, and improving your interest rates as you do. Plus, get unprecedented travel rewards, with savings on local and international flights, accommodation and car hire.



DEBIT CARD	VISA GOLD
Fee structure	Pay-as-you-transact
Monthly account fee	R10
Monthly Vitality Money premium	R10
Total monthly account fee	R20
Monthly single credit facility fee <sup>1</sup> (optional)	R35
Monthly additional and secondary physical cards (optional)	R40
Monthly additional virtual cards (optional)	Free
Monthly additional transaction accounts (optional)	R10
Once-off single credit facility initiation fee (optional)	R150 if the limit is less than R2,000, else R185
Cash withdrawals: local ATM	R5 + 2.25% of the withdrawal amount
Cash withdrawals: local point of sale <sup>2</sup>	R2
Cash withdrawals: international ATM	R80
Debit orders	R3.75
Digital payments	R2.50
Real-time payments (Discovery Instant Pay and PayShap)	R100 or less: R1; R100+ to R1,500: R5; R1,500+: 0.4% of the amount, capped at R30
Health Pay payments	Free
Contact Payments	R2.50
Prepaid products and services purchases	Free
Point-of-sale purchases: local and international <sup>3</sup>	Free
Cash deposits at Pick n Pay and Boxer stores	R19.95 per R5,000
Inter-account transfers	Free
Balance enquiry at ATM	Free
Payment notifications	Free
Own account notifications	Free
Returned debit orders	R10 for the first four in a 12-month period, R100 each thereafter
Declined transactions	Free
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R500 per transaction
Card replacement fee	One free, R200 each thereafter
Forex Accounts and foreign currency transactions	See <a href="#">Discovery Bank Forex Accounts and foreign transactions fees guide</a>

<sup>1</sup> If you have more than one account on your single credit facility, your monthly credit facility fee will be R69, maximum.

<sup>2</sup> You can withdraw money at Pick n Pay, Checkers and Shoprite outlets, and selected Spar stores. Withdrawal amount limits may vary from one merchant to another.

<sup>3</sup> Purchases include in-store and online payments using a physical card, virtual card or linked digital wallet like Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay or SwatchPAY!

All fees include VAT.

Additional product or service fees may be charged. We'll notify you of these charges before delivering the service.

Any new services or products we introduce may also have a fee. We'll update this guide to include these fees to ensure you always stay informed.

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