

# Banking fees guide

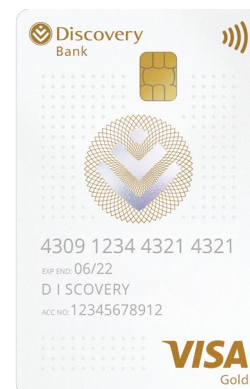
## Discovery Bank Gold Transaction Account



### Simple day-to-day banking

Your day-to-day **transaction account** comes with a free **Vitality Savings Account**, and the choice of an overdraft. You only pay for what you use and enjoy **market-leading interest rates**.

You'll also enjoy getting financially healthier with **Vitality Money**, and improving your interest rates as you do.



DEBIT CARD	VISA GOLD
Fee structure	Pay-as-you-transact
Monthly account fee	R5
Monthly Vitality Money premium	R5
Total monthly account fee	R10
Monthly single credit facility fee (optional)	R30
Monthly additional and secondary physical cards (optional)	R30
Monthly additional virtual cards (optional)	Free
Monthly additional transaction accounts (optional)	R5
Monthly Health Banking (optional)	R10
Once-off single credit facility initiation fee (optional)	R165
Cash withdrawals: local ATM	R4.50 + 1.5% of withdrawn amount
Cash withdrawals: local point of sale <sup>1</sup>	R2
Cash withdrawals: international ATM	R65
Debit orders	R3.75
Digital payments	R2.50
Discovery Instant Pay (real-time payments)	R10
Discovery Pay	R2.50
Prepaid products and services purchases	Free
Point of sale swipes: local and international	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	Free
Declined transactions	Free
Currency conversion fee	2.75%
Card replacement fee	One free, R150 afterwards

<sup>1</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.

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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