



# Banking fees guide

## Discovery Account

Effective from 1 January 2025

VIRTUAL DEBIT CARD	VISA
Fee structure	Pay-as-you-transact
<b>Monthly fees</b>	
<b>Total monthly account fee</b>	<b>Free</b>
Account fee	Free
Vitality Money premium	Free
<b>Discovery Account virtual card</b>	<b>Free</b>
<b>Transaction fees</b>	
Debit orders	R3.75
Digital payments	R2.75
Discovery Instant Pay and PayShap payments (including PayShap Request payment approvals)	R100 or less: R1; R100+ to R1,000: R5; R1,000+: 0.5% of the amount, capped at R35
Discovery Pay (Contact Payments and Health Pay) payments	Free
Prepaid products and services purchases	R1 for airtime, data, SMS's and vouchers; 1% of the transaction value for water and electricity, capped at R10
Point-of-sale purchases: local and international <sup>1</sup>	Free
Inter-account transfers	Free
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R500 per transaction
<b>Other fees</b>	
Payment notifications	Free
Own account notifications	Free
Returned debit orders	R15 for the first four in a 12-month period, R100 each thereafter
Declined transactions: local	R4
Declined transactions: international	R5.50
Discovery Bank Home Loan fees	See the <a href="#">initial and monthly fees</a>
Revolving Credit Facility fees	See the <a href="#">initial and monthly fees</a>

<sup>1</sup> Purchases include in-store and online payments using a virtual card or linked digital wallet like Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay or SwatchPAY!