



Banking fees guide

Discovery Account

Effective from 1 January 2024

VIRTUAL DEBIT CARD	VISA
Fee structure	Pay-as-you-transact
Monthly fees	
Total monthly account fee	Free
Account fee	Free
Vitality Money premium	Free
Discovery Account virtual card	
Transaction fees	
Debit orders	R3.75
Digital payments	R2.75
Real-time payments (Discovery Instant Pay and PayShap)	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	Free
Point-of-sale purchases: local and international ¹	Free
Inter-account transfers	Free
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R500 per transaction
Discovery Bank Home Loan fees	See the initial and monthly fees
Revolving Credit Facility fees	See the once-off initiation and monthly facility fees
Other fees	
Payment notifications	Free
Own account notifications	Free
Returned debit orders	R12.50 for the first four in a 12-month period, R100 each thereafter
Declined transactions: local	R3.50
Declined transactions: international	R5.00

¹ 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!