



Banking fees guide

Discovery Bank **Gold** Credit Card Account

Effective from 1 July 2025

CREDIT CARD	VISA GOLD
Fee structure	Pay-as-you-transact
Monthly fees	
Total monthly account fee	R115
Account fee	R30
Vitality Money premium	R35
Single credit facility fee ¹	R50
Monthly fees for optional cards and products	
Additional and secondary virtual cards	Free
Additional and secondary physical cards	R49
Additional credit card accounts	R49
Initiation fees	
Once-off single credit facility initiation fee	Up to R165 if the limit is less than R2,000, else R225
Transaction fees	
Cash withdrawals: local ATM	R5 + R2.75 per R100
Cash withdrawals: local point of sale ²	R2
Cash withdrawals: international ATM	R90
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 ³	Free
Cash deposits at Boxer, Checkers, Pick n Pay and Shoprite stores	Contact individual retailers for pricing info
Inter-account transfers	Free
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R500 per transaction
Forex accounts and foreign currency transactions	See the fees for foreign currency transactions
Other fees	
Balance enquiry at ATM	Free
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
Declined transactions: ATM	R8
Card replacement fee	R200
Discovery Bank Home Loan fees	See the initial and monthly fees
Revolving Credit Facility fees	See the initial and monthly fees

¹ If you have more than one account on your single credit facility, your monthly credit facility fee will be R69, maximum. No monthly single credit facility fee charged on limits of less than R1,000.

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

³ 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. Your monthly fees, excluding Revolving Credit Facility fees, will be charged to your credit card account.

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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