



Banking fees guide

Discovery Bank **Platinum** Transaction Account

Effective from 21 October 2024

| DEBIT CARD | VISA PLATINUM |
|---|---|
| Fee structure | Pay-as-you-transact |
| Monthly fees | |
| Total monthly account fee | R65 |
| Account fee | R40 |
| Vitality Money premium | R25 |
| Monthly fees for optional cards and products | |
| Single credit facility fee ¹ | R45 |
| Additional virtual cards | Free |
| Additional and secondary physical cards | R45 |
| Additional transaction accounts | R40 |
| Initiation fees | |
| Once-off single credit facility initiation fee (optional) | R150 if the limit is less than R2,000, else R199 |
| Transaction fees | |
| Cash withdrawals: local ATM | R5 + 2.50% of the withdrawal amount |
| Cash withdrawals: local point of sale ² | R2 |
| Cash withdrawals: international ATM | R85 |
| Debit orders | R3.75 |
| Digital payments | R2.75 |
| Real-time payments | |
| Discovery Instant Pay and PayShap payments | R100 or less: R1; R100+ to R1,000: R5; R1,000+: 0.5% of the amount, capped at R35 |
| PayShap Request payments | 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 ³ | Free |
| Cash deposits at Pick n Pay and Boxer stores | R19.95 per R5,000 |
| 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 |
| 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 | |
| Balance enquiry at ATM | Free |
| 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 |
| Declined transactions: ATM | R7.50 |
| Card replacement fee | One free, R200 each thereafter |

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

² 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.

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 transaction 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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