

Pricing Guide 2024 – Individuals and Businesses

Same pricing, same features for ALL individuals and businesses. No need to upgrade your account for more functionality. Pricing incl VAT.

Banking should be free

Account monthly fee	Zero
Account minimum balance	Zero
Add savings account or notice account	Zero
Add a business profile	Zero
Add a child	Zero
Friend people to account (e.g. family, club, stokvel)	Zero
Transfer money between accounts	Zero
Pay a debit order	Zero
Pay another bank's customer using their account number (EFT)	Zero
Pay a Bank Zero customer using their account number (EFT)	Zero
Pay a Bank Zero customer using their cell number (SendMoney)	Zero
Pay a Bank Zero customer using their QR code	Zero
Pay by card – local or foreign card fee	Zero
Pay by card – mark-up on foreign transactions posted in ZAR	Zero
Send proof of payment via email	Zero
Buy prepaid data, airtime, electricity, etc	Zero
Receive notifications on activity	Zero
Receive monthly statement via email or download from App – within 3mths	Zero
Request account confirmation letter or IT3B	Zero

3rd party costs are passed on to you

Card personalised & delivered to Clicks store	R59
Card personalised & delivered to street address in most cities (if remote +R30)	R99
Request balance at ATM or at POS	R2
Withdraw cash at ATM – local & foreign (note: R45 min fee if foreign)	R9/R1000 block
Withdraw cash at POS – local & foreign (note: R45 min fee if foreign)	R2
Withdraw cash without card – use SendMoney & cash-out at Shoprite Group	R8.50
Send cash to non-customer – use SendMoney & cash-out at Shoprite Group	R8.50
Deposit cash at POS – Shoprite Group (max R3k), PnP group (max R5k)	Ask retailer
Nuisance fees: <ul style="list-style-type: none"> - Using new card before activating it (or using old card) - Card used when set to 'Lock' or 'ATM off', or locked after 3 wrong PINs - Exceeding chosen limits - Insufficient funds (card, debit order, scheduled payment/transfer) 	R2
Send proof of payment via SMS (but email is free!)	R1.50

Value-added services are your choice

Pay mark-up on foreign currency card transactions	Only 1%
Receive money via Bank Zero QR code	0.5% of amount
Dispute or stop a debit order (new debit order rejection is Zero!)	R8
Chargeback a card transaction	R50
Add another check account	R50 to open
If no transactions on a check account for more than 6 months	R5/month
Statements older than 3mths (or download xls as far back as you want for Zero!)	R10/statement