

## MyWORLD Bank Account

# Pricing guide

Fees are classified as either Service or Usage fees. MyWORLD Account Holder can decide if Service or Usage fees on Pocket accounts should be charged against the Primary Account or the Pocket Accounts.

**Service fees:** relate to the servicing of your MyWORLD Account, this includes your Primary Account and your Pocket Accounts. Below is a list of all Service fees.

Monthly Banking	MyWORLD Account	Power Pocket	Savings Pocket
Monthly Bundle Fee (up to 5 pockets)	R5.00	-	-
Additional Pocket Fee	-	Free	Free
Overdraft Monthly Fee - charged when facility is used	R69	R69	-
Balance Enquiries and Statements			
Balance enquiry	Digital - Free	ATM - Free	Branch - R4.00
ATM Balance enquiry - other Banks	R10.00	R10.00	-
ATM - International Balance enquiry	R12.50	R12.50	-
Balance Enquiry (POS) -International	R10.00	R10.00	-
Statements - Main account - Current (printed/ emailed)	Digital - Free	ATM - R4.00	Branch - R40.00
Statements - Main account - Historical (printed/ emailed)	Digital - Free	ATM - R4.00	Branch - R40.00
Security			
Card Replacement	R75.00	R75.00	-
Card Limit change	Digital - Free	Branch - R10.00	
PIN reset	Digital - Free	Branch - First free, then R10.00	
Payment/Withdrawal Notifications			
SMS		R0.50	

## Unsuccessful Transactions

Insufficient funds ATM	R10.00	R10.00	R10.00
Declined ATM transaction - Other banks	R10.00	R10.00	-
Declined ATM transaction - Own	Free	Free	-
Declined ATM transaction - International Other Banks	R10.00	R10.00	-
POS insufficient funds - Local	R10.00	R10.00	R10.00
POS insufficient funds - International	R10.00	R10.00	-
EFT insufficient funds	Free	Free	-
Unpaid DO	R10.00	R10.00	-
Debit order Dispute <40 days	R10.00	R10.00	
Debit order Dispute >40 days	R70.00	R70.00	-
Stop Debit order	R20.00	R20.00	-
Card Disputed <6 months	R50.00	R50.00	-

**Usage fees:** relate to the transactions that you perform on your MyWORLD Account, this includes your Primary Account and your Pocket Accounts. Below is a list of Usage fees.

Cash Withdrawals	MyWORLD Account	Power Pocket	Savings Pocket
Other Bank ATM	R10.00 per R500	R10.00 per R500	
Cash withdrawal International		R80.00	
African Bank ATM	R9.50 per R1000	R9.50 per R1000	-
Cash Withdrawal at Till Point	First 2 free, then R2.00		-
Cash withdrawal - Branch (per R100)		R70 + 2.5%	
Cash Withdrawal at Tillpoints - International	R10.00	R10.00	-
Money Send	R10.00	R10.00	-

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Payments, Transfers & Purchases	MyWORLD Account	Power Pocket	Savings Pocket
POS Purchase	Free	Free	-
POS with Cash Back	First 2 free, then R2.00		-
Online Purchase	Free	Free	-
Once Off Payment	External R1 and Internal R0.5		-
Beneficiary/Bank Listed Beneficiary Payment	External R1 and Internal R0.5		-
Recurring Payment	External R1 and Internal R0.5		-
Immediate Funds Transfer	R10.00	R10.00	-
Stop Order /Add-/cancel Recurring Payment	Digital - Free   Branch - R10.00		-
Debit Order (EFT Inbound Debit)	R4.00	R4.00	-
PoP (Proof of Payment)	Digital - Free   Branch - R10.00		-
Prepaid Airtime, Data & SMS Top-up	R1.00	R1.00	-
Prepaid Electricity Top-up	R1.00	R1.00	-
Vouchers	R2.50	R2.50	-
Lotto and Powerball	R2.50	R2.50	-
Visa International POS Purchase	Free	Free	-
Purchase at POS/ Online - International (Currency conversion)	2.75%	2.75%	-
Card deposit @Till	R19.00	R19.00	-

Deposits			
Salary Deposit	Free	-	-
Electronic Fund Transfers	Free		
Cash deposit (CAM/ Branch)	R4.00 per R100		
Cash deposit (African Bank ATM)	R1.50 per R100		
Pay@ cash deposits up to R500	R6.00		
Pay@ cash deposits more than R500	2% of value		
Pay@ debit card deposits	3% of transaction value		
Pay@ credit card deposits	3% of transaction value		
In Branch POS deposit - debit card	2.5% of transaction value		
In Branch POS deposit - credit card	2.5% of transaction value		