

2021 PRICING

Transactional and Electronic Banking Fees

Effective 01 January 2021



Access Bank South Africa Limited Registration Number: 1947/025414/06
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The Bank subscribes to the Code of Banking Practice of The Banking Association South Africa
An Authorised Financial Services Provider (FSP 5865)
A Registered Credit Provider (NCRCP 6)

www.southafrica.accessbankplc.com



more than banking

Fees and charges in respect of banking products and services are reviewed annually and become effective from 01 January 2021. These fees and charges are listed as inclusive of VAT.

Charges, products and services may be amended during the course of the year. The Bank will notify you of such changes, providing at least 30 days notice of these changes.

1. MONTHLY ACCOUNT FEES

Individual – CURRENT ACCOUNT	R161.00
Business – CURRENT ACCOUNT	R224.00

2. DEPOSIT FEES

Cash Deposit at Absa Branch	R7.95 + R1.90 / R100 (minimum R30.00)
Cash Deposit at Absa ATM	R5.95 + R1.00 / R100
Deposit at Retailer with Debit Card	Free (fee is levied by the Retailer)

3. WITHDRAWAL FEES

CASH WITHDRAWAL

Any ATM Withdrawal – Local	R15.00 + (2% of amount)
ATM Withdrawal – International	R78.00
Cash Withdrawal at POS	R3.00
Cash Withdrawal with purchase at POS	R1.50

4. INTERNET BANKING FEES

Monthly Subscription – 1st user	Free
Monthly Subscription – User 2 – 10	R300.00
Recall Fee	R403.00

5. PAYMENT FEES

POS PURCHASES (POINT OF SALE)

Pos Purchase - Local	R5.65
Pos Purchase - International	R42.50

INTERNET BANKING/APP

Inter-account Transfers	Free
Access To Access Payment	R13.00
Beneficiary Payment	R13.00
Immediate Payment (RTC)	R50.00

BRANCH

Inter-account transfers	R25.00
Access To Access Payment	R125.00
Beneficiary Payment	R125.00
Immediate Payment (RTC)	R150.00

Recurring Beneficiary Payment Setup	R125.00
Stop Payment at Suite	R116.50

DEBIT ORDERS

Debit Order External	R10.00 + R3.00 / R100 (Max R35.50)
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6. PENALTY FEES

DECLINED TRANSACTIONS INSUFFICIENT FEES

• POS Purchase (Point of Sale)	R5.00
• ATM - Local	R8.60
• ATM - International	R11.50
Honouring Fee	R350.00
Excess Fee due to debit order - insufficient funds	R290.00

7. ENQUIRY AND STATEMENT FEES

Email Notifications	R1.00
Proof of Payment Notifications SMS/Email	R1.00
Balance Enquiry at ATM	R8.00
Balance Enquiry at Suite	R9.00
First eStatement	Free
Statements at Suite (per page)	R30.00
Historical Statements (older than 6 months/per page)	R30.00
Internet Banking Statement	Free

8. OTHER BANKING FEES

Card First Card	Free
Replacement Card	R180.00
Deposit Book	R165.00
Document Retrieval Fee	R100.00
Auditors Certificates	R530.00

Fees 2021

9. FOREIGN EXCHANGE BANKING FEES

PAYMENTS

	RETAIL	BUSINESS
Outward SWIFT fee	0,575%, min R200 (max R715)	R460.00
Conversion fee	0,575%, min R200 (max R715)	R460.00
Local SWIFT	R200.00	R150.00
Global Receipt ZAR	R150.00	
Query fee	R1,025.00	
Amendment and Cancellation fee	R920.00	
Payments between Access Bank foreign accounts	R57.50	

IMPORT LETTERS OF CREDIT

	BUSINESS
Establishment Sight	0,30% per quarter min R1,041
Establishment Acceptance	0,30% per quarter min R1,041
Amendment Fee	R920
Query fee	R1,025
Acceptance Fee	subject to individual arrangement

GENERAL ENQUIRIES

Within 3 months	Free
Greater than 3 months	R250.00

EXPORT LETTERS OF CREDIT

	BUSINESS
Advise Fee	R900
Negotiation fee / Payment commission	subject to individual arrangement
Document Handling Fee	0,173%, min R1,050 (max R4,000)
Courier Charges	Actual charge

BILLS FOR COLLECTION – IMPORT

	BUSINESS
Handing Fee Sight	0,3% once off, min R850 (no max)
Handing Fee Acceptance	0,3% once off, min R850 (no max)

BILLS FOR COLLECTION – EXPORT

	BUSINESS
Handing Fee Sight	0,345%, min R1,041 (no max)
Handing Fee Usance	0,345%, min R1,041 (no max)
Amendment Fee	R920.00
Query fees	R1,025.00
Courier Charges	Actual cost

Fees 2021