## 2024 PRICING GUIDE

Our 2024 pricing is effective from 1 April 2024

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### 2024 ITHALA PRODUCT OFFERING



Business Card	lciko Card	Youth Card	Debit Card
Free Internet banking subscription and			
Free electronic statements	Free electronic statements	Free electronic statements	Free electronic statements
Free mobile banking subscription			
	Free R3000 embedded Funeral Plan		

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Branch	Benefits	Fees
Email	Monthly Account Fee	R62,70
SMS	Email Fee	R0,73
	SMS Fee	R0,73
rporate Banking	Corporate Banking Monthly Fee	R318,70
D	Monthly Admin Fee	R62,70
	Secondary Card Fee	R78,40
	Internet Banking - Monthly Fee	R0,00
ernet Banking	Minimum Balance	R100,00
5	Branch	Fees
	Cash Withdrawal	R12.50 For first R100 and R3.10 thereafter
	Cash Deposit	R10.50 For first R100 and R3.10 thereafter
	Inter account transfer (from account)	R76,30
nly Account	Non-Recurring Inter Account Transfer (From Account)	R2,10
	Non-Recurring Inter Account Transfer (To Account)	R2,10
	Once-off payment	R94,00
	Card Replacement Fee	R94,00
	Close Account: Cash withdrawal	R10,50
	Close Account: Cash withdrawal	R3,40
	Close Account: Electronic Transfer	R104,50
	Close Account: electronic transfer (Deceased)	R104,50

Branch	Branch	Fees
Email	Close Account: Inter Account Transfer (from account)	R104,50
= SMS	Non-recurring Beneficiary Payment	R5,20
2	Dormant Account Fee	R62,70
GP Corporate Banking	Statement Fee	R31,40
USSD	Daily Statement Fee	R0,00
	Unpaid Once-off payment	R10,50
EFT	Close Account: Inter Account Transfer	R3,10
Internet Banking	Corporate Payment	R7,80
	Corporate Inter Account Transfer	R2,10
💿 Card	Corporate Inter Account Transfer	R2,10
ATM	Insufficient Funds	R47,00
	Item Recall	R261,30
"旨 Monthly Account	Card Replacement Fee - Pin	R74,00
POS	Account Verification	R15,70
POS	Account Verification	R15,70



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Branch	Internet	Fees
Email	Inter Account Transfer (to account)	R0,00
= SMS	Inter System Transfer Debit	R0,00
~ 。	Once-Off Payment (Internet)	R3,70
Corporate Banking	Inter Account Transfer (Internet from account)	R3,30
USSD	Inter Account Transfer (Internet to account)	R3,70
-	Recurring Beneficiary Payment	R7,30
EFT EFT	Non-Recurring Beneficiary Payment (Internet)	R5,20
Internet Banking	Non-recurring beneficiary payment unpaid	R5,20
∞ Card	EFT	Fees
ATM	Electronic credit	R0,00
	Electronic debit	R6,30
Monthly Account	Inter System Credit	R0,00
	Inter System Debit	R0,00
POS	Recurring Inter Account Transfer (to account)	R0,00
	Recurring Inter Account Transfer (from account)	R25,60
	Non-Recurring Inter Account Transfer (from account)	R90,90
	Non-Recurring Inter Account Transfer (to account)	R0,00
	Inter System Transfer Credit	R0,00
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Branch	Visa Local Returns (Refund)	R2,10
Email	Visa International Credit Adjustment	R10,45
SMS	Visa Local Credit Adjustment	R2,10
Corporate Banking	POS	Fees
	Tap-and-Go POS Purchase Visa Local Reversal	R0.00
USSD	Tap-and-Go POS Purchase Visa Local	R0,00
EFT	POS Purchase	R0,00
	POS Purchase With Cashback	R3,10
Internet Banking	Visa International POS purchase	R5,20
Card	Visa International POS Purchase With Cashback	R7,80
ATM	POS Purchase Visa local	R0,00
AIM	POS Cash Advance Visa Local	R3,10
Monthly Account	POS Cash Advance Visa International	R5,20
	POS Purchase with Cashback Visa	R3,10
POS	Interbank POS cash advance	R2,60
	Interbank POS Balance Enquiry	R8,40
	Insufficient funds POS	R10,40
	Insufficient funds (cash Withdrawal)	R122,60



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Branch	ATM	Fees
Email	ATM Withdrawal	R3,10
SMS	ATM Balance Enquiry	R5,20
	ATM Mini Statement	R5,20
Corporate Banking	ATM Airtime Purchase	R2,60
USSD	Visa International ATM Withdrawal	R15,70
	Visa International ATM Withdrawal	R3,10
EFT	Visa International ATM Balance Enquiry	R10,50
Internet Banking	ATM withdrawal Visa local	R13,60
	ATM withdrawal Visa local	R3,10
💿 Card	Interbank ATM Withdrawal	R14,60
ATM	Interbank ATM Withdrawal	R3,10
	Interbank ATM Balance Enquiry	R10,50
追 Monthly Account	Local Interbank ATM Airtime Purchase	R6,80
POS	Insufficient funds ATM SSD (On-Us)	R41,80
	Visa Local ATM Balance Enquiry	R7,50
	ATM SSD Cash Withdrawal	R7,30
	ATM SSD Cash Withdrawal	R1,60
	ATM SSD Balance Enquiry	R5,20
	ATM SSD Merchant Monthly Fee	R10,50



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Branch	Insufficient funds ATM (On-Us)	R7,30
Email	Insufficient funds ATM (Interbank)	R10,50
SMS	Insufficient Funds (Cash Withdrawal) Fee	R2,10
	Once-Off Payment (Internal)	R3,10
Corporate Banking	Once-Off Payment (Internal)	R3,10
USSD		Face
5	USSD	Fees
EFT	USSD Balance Enquiry	R1,60
	USSD Non-Recurring Beneficiary Payment	R2,10
Internet Banking	USSD Mini Statement	R2,10
Card	USSD Once-Off Payment	R4,20
ATM	USSD Inter-Account Transfer	R4,20
	USSD Inter-Account Transfer	R1,60
Monthly Account	USSD Non-Recurring Beneficiary Payment	R2,10
R.	USSD Non-Recurring Beneficiary Payment	R2,10
POS	USSD Airtime Purchase (From)	R1,60
	USSD Electricity Purchase (From)	R2,10
	USSD Banking - Monthly Fee	R2,10



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Benefits	Fees
Nonthly Account Fee	R16,70
Email Fee	R0,63
SMS Fee	R0,63
Minimum Balance	R50,00
Branch	Fees
Cash Withdrawal	R10.50 For first R100 and R3.10 thereafter
Cash Deposit	R7.30 For first R100 and R3.10 thereafter
Once-off payment	R94,10
Card Replacement Fee	R83,60
Close Account: Cash withdrawal	R10,50
Close Account: Cash withdrawal	R3,10
Close Account: Electronic Transfer	R104,50
Close Account: electronic transfer (Deceased)	R104,50
Close Account: Inter Account Transfer (from account)	R52,30
Dormant Account Fee	R16,70
Statement Fee	R26,10
Inter Account Transfer (to account)	R0,00
Non-Recurring Inter Account Transfer (from account)	R78,40
Non-Recurring Inter Account Transfer (to account)	R2,10



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Branch	Secondary Card Fee	R78,40
Email	Insufficient Funds	R38,10
SMS	Corporate Inter Account Transfer	R0,00
	Recurring Inter Account Transfer (to account)	R0,00
Corporate Banking	Recurring Inter Account Transfer (from account)	R22,00
JSSD	Close Account: Inter Account Transfer	R0,00
	Daily Statement Fee	R0,00
EFT	Non-Recurring Beneficiary Payment (Internet)	R3,10
Internet Banking	Non-recurring beneficiary payment unpaid	R5,20
······	Unpaid Once-off payment	R10,40
Card	Non-recurring Beneficiary Payment	R5,20
ATM	Inter account transfer (from account)	R62,70
	Item Recall	R261,30
Monthly Account	Card Replacement Fee - Pin	R64,40
POS	Account Verification	R15,70
	Internet	Fees
	Inter System Transfer Debit	R0,00
	Once-Off Payment (Internet)	R3,10
	Inter Account Transfer (Internet from account)	R2,10
	Inter Account Transfer (Internet to account)	R2,10





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Branch	Recurring Beneficiary Payment	R7,30
Email	Internet Banking - Monthly Fee	R0,00
SMS	Non-Recurring Inter Account Transfer (From Account)	R2,10
	Non-Recurring Inter Account Transfer (To Account)	R2,10
Corporate Banking	Predefined Beneficiary Payment (Internet)	R0,00
USSD	Once-Off Payment (Internal)	R3,10
	Once-Off Payment (Internal)	R3,10
EFT		
Internet Banking	EFT	Fees
<u>1.01</u> ,	Inter System Credit	R0,00
Card	Inter System Debit	R0,00
ATM	Electronic credit	R0,00
	Electronic debit	R5,20
Monthly Account	Inter System Transfer Credit	R0,00
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POS	POS	Fees
	Tap-and-Go POS Purchase Visa Local Reversal	R0,00
	POS Purchase	R0,00
	POS Purchase With Cashback	R2,60
	Interbank POS cash advance	R2,60
	POS Purchase Visa local	R0,00





Branch	POS Cash Advance Visa Local	R2,60
Email	POS Cash Advance Visa International	R5,20
SMS	POS Purchase with Cashback Visa	R2,60
°	Insufficient funds POS	R9,40
Corporate Banking	Tap-and-Go POS Purchase Visa Local	R0,00
USSD	Interbank POS Balance Enquiry	R7,30
EFT	ATM	Fees
Internet Banking	ATM Withdrawal	R3,15
	ATM Balance Enquiry	R10,50
Card	ATM Mini Statement	R5,20
TM ATM	ATM Airtime Purchase	R2,60
	Visa International ATM Withdrawal	R15,70
Monthly Account	Visa International ATM Withdrawal	R3,15
	Visa International ATM Balance Enquiry	R10,50
POS	Visa International POS purchase	R5,20
	Visa International POS Purchase With Cashback	R7,80
	Insufficient Funds (Cash Withdrawal) Fee	R2,10
	Interbank ATM Withdrawal	R13,60
	Interbank ATM Withdrawal	R2,60
	ATM withdrawal Visa local	R13,60





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ATM withdrawal Visa local	R3,10
Interbank ATM Balance Enquiry	R10,50
Insufficient funds ATM (On-Us)	R7,30
Insufficient funds ATM (Interbank)	R10,50
Visa Local ATM Balance Enquiry	R7,50
Insufficient funds ATM SSD (On-Us)	R7,30
ATM SSD Cash Withdrawal	R7,30
ATM SSD Cash Withdrawal	R1,60
ATM SSD Balance Enquiry	R10,50
ATM SSD Merchant Monthly Fee	R0,00
Visa International Returns (Refund)	R2,10
Visa Local Returns (Refund)	R2,10
Visa International Credit Adjustment	R2,10
Visa Local Credit Adjustment	R2,10
Local Interbank ATM Airtime Purchase	R5,20
USSD	Fees
USSD Balance Enquiry	R1,60
USSD Non-Recurring Beneficiary Payment	R2,10
USSD Mini Statement	R2,10
USSD Once-Off Payment	R3,10
	Interbank ATM Balance EnquiryInsufficient funds ATM (On-Us)Insufficient funds ATM (Interbank)Visa Local ATM Balance EnquiryInsufficient funds ATM SSD (On-Us)ATM SSD Cash WithdrawalATM SSD Cash WithdrawalATM SSD Balance EnquiryATM SSD Merchant Monthly FeeVisa International Returns (Refund)Visa Local Returns (Refund)Visa International Credit AdjustmentLocal Interbank ATM Airtime PurchaseUSSDUSSD Balance EnquiryUSSD Non-Recurring Beneficiary PaymentUSSD Mini Statement







Monthly Account

POS

9	USSD Inter-Account Transfer	R2,10
	USSD Inter-Account Transfer	R1,60
	USSD Non-Recurring Beneficiary Payment	R2,10
	USSD Non-Recurring Beneficiary Payment	R2,10
	USSD Airtime Purchase (From)	R1,60
	USSD Electricity Purchase (From)	R2,10
	USSD Banking - Monthly Fee	R0,00



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	Benefits	Fees
	Monthly Account Fee	R11,00
I Branch	Email Fee	R0,63
Email	SMS Fee	R0,63
	Minimum Balance	R50,00
SMS		
o Corporate Banking	Branch	Fees
	Cash Withdrawal	R8.00 For first R100 and R3.10 thereafter
USSD	Cash Deposit	R6.90 For first R100 and R2.40 thereafter
EFT	Inter account transfer (from account)	R71,30
	Once-off payment	R94,10
Internet Banking	Card Replacement Fee	R80,50
Card	Close Account: Cash withdrawal	R8,00
ATM	Close Account: Cash withdrawal	R3,10
AIW .	Close Account: Electronic Transfer	R104,50
Monthly Account	Close Account: electronic transfer (Deceased)	R104,50
	Close Account: Inter Account Transfer (from account)	R82,30
POS	Dormant Account Fee	R11,50
_	Statement Fee	R26,10
	Non-Recurring Inter Account Transfer (from account)	R78,40



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Branch NC	on-Recurring Inter Account Transfer (to account)	R2,10
Email	condary Card Fee	R78,40
	nce-Off Payment (internal)	R0,00
SMS Or	nce-Off Payment (Internal)	R0,00
Corporate Banking	ose Account: Inter Account Transfer	R0,00
USSD	orporate Inter Account Transfer	R0,00
	ter Account Transfer (to account)	R0,00
EFT Da	ily Statement Fee	R0,00
	npaid Once-off payment	R10,50
Internet Banking	m Recall	R261,30
Card Ca	rd Replacement Fee - Pin	R64,40
АТМ	count Verification	R15,70
Re	curring Inter Account Transfer (from account)	R21,90
Monthly Account In	ternet	Fees
	ter System Transfer Credit	R0,00
POS NC	on-Recurring Inter Account Transfer (From Account)	R2,10
Nc	on-Recurring Inter Account Transfer (To Account)	R2,10
Or	nce-Off Payment (Internet)	R3,10
Int	ter Account Transfer (Internet from account)	R0,00
Int	ter Account Transfer (Internet to account)	R0,00
Nc	on-Recurring Beneficiary Payment (Internet)	R3,10





Branch	Non-recurring beneficiary payment unpaid	R5,20
Email	Recurring Beneficiary Payment	R7,30
sms	Internet Banking - Monthly Fee	R0,00
	Non-recurring Beneficiary Payment	R4,40
Corporate Banking		
USSD	EFT	Fees
0330	Inter System Credit	R0,00
EFT EFT	Inter System Debit	R0,00
	Electronic credit	R0,00
Internet Banking	Electronic debit	R5,20
Card	Inter System Transfer Debit	R0,00
ATM	Recurring Inter Account Transfer (to account)	R0,00
	Recurring Inter Account Transfer (from account)	R21,90
Monthly Account		
1992 BER	POS	Fees
POS	Tap-and-Go POS Purchase Visa Local Reversal	R0,00
(000)	POS Purchase	R0,00
	POS Purchase With Cashback	R2,60
	Visa International POS purchase	R5,20
	Visa International POS Purchase With Cashback	R7,80
	Interbank POS cash advance	R2,60





Branch	POS Purchase Visa local	R0,00
Email	POS Cash Advance Visa Local	R2,60
SMS	POS Cash Advance Visa International	R5,20
	POS Purchase with Cashback Visa	R2,60
Corporate Banking	Tap-and-Go POS Purchase Visa Local	R0,00
USSD	Interbank POS Balance Enquiry	R7,30
	Insufficient funds POS	R9,40
EFT		
	ATM	Fees
Internet Banking	ATM Withdrawal	R2,50
Card	ATM Balance Enquiry	R10,30
TTM	ATM Mini Statement	R4,40
	ATM Airtime Purchase	R2,60
Monthly Account	Visa International ATM Withdrawal	R15,70
R.	Visa International ATM Withdrawal	R3,10
POS	Visa International ATM Balance Enquiry	R10,50
	Interbank ATM Withdrawal	R13,60
	Interbank ATM Withdrawal	R2,60
	ATM withdrawal Visa local	R13,20
	ATM withdrawal Visa local	R2,80
	Interbank ATM Balance Enquiry	R10,5 0





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Branch	ATM SSD Cash Withdrawal	R6,90
Email	ATM SSD Cash Withdrawal	R1,10
SMS	ATM SSD Balance Enquiry	R10,40
	ATM SSD Merchant Monthly Fee	R0,00
Corporate Banking	Visa International Returns (Refund)	R1,10
USSD	Visa Local Returns (Refund)	R2,10
<b>_</b>	Visa International Credit Adjustment	R2,10
EFT	Visa Local Credit Adjustment	R2,10
Internet Banking	Insufficient Funds	R37,90
	Insufficient funds ATM SSD (On-Us)	R7,10
Card	Visa Local ATM Balance Enquiry	R7,50
TTM ATM	Local Interbank ATM Airtime Purchase	R5,20
	Insufficient funds ATM (On-Us)	R7,30
Monthly Account	Insufficient funds ATM (Interbank)	R8,80
POS	Insufficient Funds (Cash Withdrawal) Fee	R2,10
	USSD	Fees
	USSD Balance Enquiry	R1,60
	USSD Non-Recurring Beneficiary Payment	R2,10
	USSD Mini Statement	R2,10
	USSD Once-Off Payment	R3,10





USSD Inter-Account Transfer	R2,10
USSD Inter-Account Transfer	R1,60
USSD Non-Recurring Beneficiary Payment	R2,10
USSD Non-Recurring Beneficiary Payment	R2,10
USSD Airtime Purchase (From)	R1,60
USSD Electricity Purchase (From)	R2,10
USSD Banking - Monthly Fee	R0,00

Branch	Email	SMS	Corporate Bank	ing 💽 USSD	EFT	Internet Banking
		Card		Monthly Account	POS	







Benefits	Fees
Monthly Account Fee	R11,00
Email Fee	R0,63
SMS Fee	R0,63
Secondary Card Fee	R78,40
Minimum Balance	R50,00
Branch	Fees
Cash Withdrawal	R10.50 For first R100 and R3.10 thereafter
Cash Deposit	R7.30 For first R100 and R3.10 thereafter
Card Replacement Fee	R83,60
Close Account: Cash withdrawal	R10,50
Close Account: Cash withdrawal	R3,10
Close Account: Electronic Transfer	R104,50
Close Account: electronic transfer (Deceased)	R104,50
Close Account: Inter Account Transfer (from account)	R52,30
Dormant Account Fee	R11,50
Statement Fee	R26,10
Non-Recurring Inter Account Transfer (from account)	R78,40
Non-Recurring Inter Account Transfer (to account)	R2,10



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Branch	Posturring Inter Account Transfer (to account)	R0.00
	Recurring Inter Account Transfer (to account)	- ,
Email	Recurring Inter Account Transfer (from account)	R22,50
SMS	Corporate Inter Account Transfer	R0,00
	Daily Statement Fee	R0,00
Corporate Banking	Once-off payment	R94,10
USSD	Unpaid Once-off payment	R10,50
	Close Account: Inter Account Transfer	R0,00
EFT	Once-Off Payment (Internal)	R3,10
Internet Banking	Once-Off Payment (Internal)	R3,10
-	Item Recall	R261,30
Card	Card Replacement Fee - Pin	R64,40
ATM	Account Verification	R15,70
Monthly Account	Internet	Fees
	Non-recurring Beneficiary Payment	R5,20
POS	Inter Account Transfer (to account)	R0,00
	Once-Off Payment (Internet)	R3,10
	Inter Account Transfer (Internet from account)	R0,00
	Inter Account Transfer (Internet to account)	R0,00
	Recurring Beneficiary Payment	R7,30





Branch	Non-Recurring Beneficiary Payment (Internet)	R3,10
Email	Non-recurring beneficiary payment unpaid	R5,20
= SMS	Non-Recurring Inter Account Transfer (From Account)	R2,10
51013	Non-Recurring Inter Account Transfer (To Account)	R2,10
Corporate Banking	Internet Banking - Monthly Fee	R0,00
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9	EFT	Fees
EFT	Electronic credit	R0,00
=	Electronic debit	R5,20
Internet Banking	Inter System Transfer Credit	R0,00
Card	Inter System Credit	R0,00
ATM	Inter System Debit	R0,00
	Inter System Transfer Debit	R0,00
Monthly Account		
	POS	Fees
POS	Tap-and-Go POS Purchase Visa Local Reversal	R0,00
8) 1	POS Purchase	R0,00
	POS Purchase With Cashback	R2,60
	Visa International POS purchase	R5,20
	Visa International POS Purchase With Cashback	R7,80
	Insufficient Funds (Cash Withdrawal) Fee	R2,10



Branch	Interbank POS cash advance	R2,50
Email	POS Purchase Visa local	R0,00
SMS	POS Cash Advance Visa Local	R2,60
。 。	POS Cash Advance Visa International	R5,20
Corporate Banking	POS Purchase with Cashback Visa	R2,60
USSD	Interbank POS Balance Enquiry	R7,30
	Tap-and-Go POS Purchase Visa Local	R0,00
EFT	Insufficient funds POS	R9,40
Internet Banking	ATM	Fees
Card	ATM Withdrawal	R3,10
ATM	ATM Balance Enquiry	R10,40
	ATM Mini Statement	R5,20
Monthly Account	ATM Airtime Purchase	R2,60
æ	Visa International ATM Withdrawal	R15,70
POS	Visa International ATM Withdrawal	R3,10
	Visa International ATM Balance Enquiry	R10,50
	Interbank ATM Withdrawal	R13,60
	Interbank ATM Withdrawal	R2,60
	ATM withdrawal Visa local	R13,60
	ATM withdrawal Visa local	R3,10





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Branch	Interbank ATM Balance Enquiry	R10,50
Email	Local Interbank ATM Airtime Purchase	R5,20
SMS	ATM SSD Cash Withdrawal	R7,30
	ATM SSD Cash Withdrawal	R1,60
GT Corporate Banking	ATM SSD Balance Enquiry	R10,50
USSD	ATM SSD Merchant Monthly Fee	R0,00
	Visa International Returns (Refund)	R2,10
EFT	Visa Local Returns (Refund)	R2,10
) Internet Banking	Visa International Credit Adjustment	R2,10
	Visa Local Credit Adjustment	R2,10
Card	Visa Local ATM Balance Enquiry	R7,50
ATM	Insufficient Funds	R38,10
Monthly Account	Insufficient funds ATM SSD (On-Us)	R7,30
	Insufficient funds ATM (Interbank)	R10,50
POS	Insufficient funds ATM (On-Us)	R7,30
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Branch	USSD	Fees
Email	USSD Balance Enquiry	R1,60
SMS	USSD Non-Recurring Beneficiary Payment	R2,10
。 。	USSD Mini Statement	R2,10
Corporate Banking	USSD Once-Off Payment	R3,10
USSD	USSD Inter-Account Transfer	R2,10
	USSD Inter-Account Transfer	R1,60
EFT	USSD Non-Recurring Beneficiary Payment	R2,10
Internet Banking	USSD Non-Recurring Beneficiary Payment	R2,10
	USSD Airtime Purchase (From)	R1,60
Card	USSD Electricity Purchase (From)	R2,10
ATM	USSD Banking - Monthly Fee	R0,00

Monthly Account

POS



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