

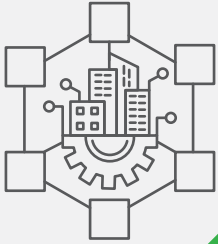


2024 PRICING GUIDE

Our 2024 pricing is effective from 1 April 2024



2024 ITHALA PRODUCT OFFERING



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



2024 ITHALA
**Business
Transactional
Account**

myithala    



Business Transactional Account



Branch

	Benefits	Fees
	Monthly Account Fee	R62,70
	Email Fee	R0,73
	SMS Fee	R0,73
	Corporate Banking Monthly Fee	R318,70
	Monthly Admin Fee	R62,70
	Secondary Card Fee	R78,40
	Internet Banking - Monthly Fee	R0,00
	Minimum Balance	R100,00
	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
	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



Email



SMS



Corporate Banking



USSD



EFT



Internet Banking



Card



ATM



Monthly Account



POS



Business Transactional Account



Branch



Email



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Monthly Account



POS

Branch	Fees
Close Account: Inter Account Transfer (from account)	R104,50
Non-recurring Beneficiary Payment	R5,20
Dormant Account Fee	R62,70
Statement Fee	R31,40
Daily Statement Fee	R0,00
Unpaid Once-off payment	R10,50
Close Account: Inter Account Transfer	R3,10
Corporate Payment	R7,80
Corporate Inter Account Transfer	R2,10
Corporate Inter Account Transfer	R2,10
Insufficient Funds	R47,00
Item Recall	R261,30
Card Replacement Fee - Pin	R74,00
Account Verification	R15,70



Business Transactional Account



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Monthly Account



POS

Internet	Fees
Inter Account Transfer (to account)	R0,00
Inter System Transfer Debit	R0,00
Once-Off Payment (Internet)	R3,70
Inter Account Transfer (Internet from account)	R3,30
Inter Account Transfer (Internet to account)	R3,70
Recurring Beneficiary Payment	R7,30
Non-Recurring Beneficiary Payment (Internet)	R5,20
Non-recurring beneficiary payment unpaid	R5,20
EFT	Fees
Electronic credit	R0,00
Electronic debit	R6,30
Inter System Credit	R0,00
Inter System Debit	R0,00
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
Visa International Returns (Refund)	R15,70



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Monthly Account



POS

Visa Local Returns (Refund)	R2,10
Visa International Credit Adjustment	R10,45
Visa Local Credit Adjustment	R2,10
POS	Fees
Tap-and-Go POS Purchase Visa Local Reversal	R0,00
Tap-and-Go POS Purchase Visa Local	R0,00
POS Purchase	R0,00
POS Purchase With Cashback	R3,10
Visa International POS purchase	R5,20
Visa International POS Purchase With Cashback	R7,80
POS Purchase Visa local	R0,00
POS Cash Advance Visa Local	R3,10
POS Cash Advance Visa International	R5,20
POS Purchase with Cashback Visa	R3,10
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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Monthly Account



POS

ATM	Fees
ATM Withdrawal	R3,10
ATM Balance Enquiry	R5,20
ATM Mini Statement	R5,20
ATM Airtime Purchase	R2,60
Visa International ATM Withdrawal	R15,70
Visa International ATM Withdrawal	R3,10
Visa International ATM Balance Enquiry	R10,50
ATM withdrawal Visa local	R13,60
ATM withdrawal Visa local	R3,10
Interbank ATM Withdrawal	R14,60
Interbank ATM Withdrawal	R3,10
Interbank ATM Balance Enquiry	R10,50
Local Interbank ATM Airtime Purchase	R6,80
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



Business Transactional Account



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Monthly Account



POS

Insufficient funds ATM (On-U)	R7,30
Insufficient funds ATM (Interbank)	R10,50
Insufficient Funds (Cash Withdrawal) Fee	R2,10
Once-Off Payment (Internal)	R3,10
Once-Off Payment (Internal)	R3,10
USSD	Fees
USSD Balance Enquiry	R1,60
USSD Non-Recurring Beneficiary Payment	R2,10
USSD Mini Statement	R2,10
USSD Once-Off Payment	R4,20
USSD Inter-Account Transfer	R4,20
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	R2,10





2024 ITHALA

Iciko Account

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Benefits	Fees
Monthly 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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Monthly Account



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Monthly Account



POS

Secondary Card Fee	R78,40
Insufficient Funds	R38,10
Corporate Inter Account Transfer	R0,00
Recurring Inter Account Transfer (to account)	R0,00
Recurring Inter Account Transfer (from account)	R22,00
Close Account: Inter Account Transfer	R0,00
Daily Statement Fee	R0,00
Non-Recurring Beneficiary Payment (Internet)	R3,10
Non-recurring beneficiary payment unpaid	R5,20
Unpaid Once-off payment	R10,40
Non-recurring Beneficiary Payment	R5,20
Inter account transfer (from account)	R62,70
Item Recall	R261,30
Card Replacement Fee - Pin	R64,40
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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Monthly Account



POS

Recurring Beneficiary Payment	R7,30
Internet Banking - Monthly Fee	R0,00
Non-Recurring Inter Account Fee Transfer (From Account)	R2,10
Non-Recurring Inter Account Transfer (To Account)	R2,10
Predefined Beneficiary Payment (Internet)	R0,00
Once-Off Payment (Internal)	R3,10
Once-Off Payment (Internal)	R3,10
EFT	
Fees	
Inter System Credit	R0,00
Inter System Debit	R0,00
Electronic credit	R0,00
Electronic debit	R5,20
Inter System Transfer Credit	R0,00
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





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Monthly Account



POS

POS Cash Advance Visa Local	R2,60
POS Cash Advance Visa International	R5,20
POS Purchase with Cashback Visa	R2,60
Insufficient funds POS	R9,40
Tap-and-Go POS Purchase Visa Local	R0,00
Interbank POS Balance Enquiry	R7,30
ATM	Fees
ATM Withdrawal	R3,15
ATM Balance Enquiry	R10,50
ATM Mini Statement	R5,20
ATM Airtime Purchase	R2,60
Visa International ATM Withdrawal	R15,70
Visa International ATM Withdrawal	R3,15
Visa International ATM Balance Enquiry	R10,50
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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Monthly Account



POS

ATM withdrawal Visa local	R3,10
Interbank ATM Balance Enquiry	R10,50
Insufficient funds ATM (On-U's)	R7,30
Insufficient funds ATM (Interbank)	R10,50
Visa Local ATM Balance Enquiry	R7,50
Insufficient funds ATM SSD (On-U's)	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



Iciko Account



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Monthly Account



POS

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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2024 ITHALA Youth Account

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



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Monthly Account



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Monthly Account



POS

Non-Recurring Inter Account Transfer (to account)	R2,10
Secondary Card Fee	R78,40
Once-Off Payment (Internal)	R0,00
Once-Off Payment (Internal)	R0,00
Close Account: Inter Account Transfer	R0,00
Corporate Inter Account Transfer	R0,00
Inter Account Transfer (to account)	R0,00
Daily Statement Fee	R0,00
Unpaid Once-off payment	R10,50
Item Recall	R261,30
Card Replacement Fee - Pin	R64,40
Account Verification	R15,70
Recurring Inter Account Transfer (from account)	R21,90
Internet	Fees
Inter System Transfer Credit	R0,00
Non-Recurring Inter Account Transfer (From Account)	R2,10
Non-Recurring Inter Account Transfer (To Account)	R2,10
Once-Off Payment (Internet)	R3,10
Inter Account Transfer (Internet from account)	R0,00
Inter Account Transfer (Internet to account)	R0,00
Non-Recurring Beneficiary Payment (Internet)	R3,10





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Internet Banking



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Monthly Account



POS

Non-recurring beneficiary payment unpaid	R5,20
Recurring Beneficiary Payment	R7,30
Internet Banking - Monthly Fee	R0,00
Non-recurring Beneficiary Payment	R4,40
EFT	Fees
Inter System Credit	R0,00
Inter System Debit	R0,00
Electronic credit	R0,00
Electronic debit	R5,20
Inter System Transfer Debit	R0,00
Recurring Inter Account Transfer (to account)	R0,00
Recurring Inter Account Transfer (from account)	R21,90
POS	Fees
Tap-and-Go POS Purchase Visa Local Reversal	R0,00
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





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Monthly Account



POS

POS Purchase Visa local	R0,00
POS Cash Advance Visa Local	R2,60
POS Cash Advance Visa International	R5,20
POS Purchase with Cashback Visa	R2,60
Tap-and-Go POS Purchase Visa Local	R0,00
Interbank POS Balance Enquiry	R7,30
Insufficient funds POS	R9,40
ATM	Fees
ATM Withdrawal	R2,50
ATM Balance Enquiry	R10,30
ATM Mini Statement	R4,40
ATM Airtime Purchase	R2,60
Visa International ATM Withdrawal	R15,70
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	R13,20
ATM withdrawal Visa local	R2,80
Interbank ATM Balance Enquiry	R10,5 0



Youth Account



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Card



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Monthly Account



POS

ATM SSD Cash Withdrawal	R6,90
ATM SSD Cash Withdrawal	R1,10
ATM SSD Balance Enquiry	R10,40
ATM SSD Merchant Monthly Fee	R0,00
Visa International Returns (Refund)	R1,10
Visa Local Returns (Refund)	R2,10
Visa International Credit Adjustment	R2,10
Visa Local Credit Adjustment	R2,10
Insufficient Funds	R37,90
Insufficient funds ATM SSD (On-Us)	R7,10
Visa Local ATM Balance Enquiry	R7,50
Local Interbank ATM Airtime Purchase	R5,20
Insufficient funds ATM (On-Us)	R7,30
Insufficient funds ATM (Interbank)	R8,80
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





2024 ITHALA

Debit Account

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Debit Account

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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Monthly Account



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Monthly Account



POS

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



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Monthly Account



POS

Non-Recurring Beneficiary Payment (Internet)	R3,10
Non-recurring beneficiary payment unpaid	R5,20
Non-Recurring Inter Account Transfer (From Account)	R2,10
Non-Recurring Inter Account Transfer (To Account)	R2,10
Internet Banking - Monthly Fee	R0,00
EFT	Fees
Electronic credit	R0,00
Electronic debit	R5,20
Inter System Transfer Credit	R0,00
Inter System Credit	R0,00
Inter System Debit	R0,00
Inter System Transfer Debit	R0,00
POS	Fees
Tap-and-Go POS Purchase Visa Local Reversal	R0,00
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



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Monthly Account



POS

Interbank POS cash advance	R2,50
POS Purchase Visa local	R0,00
POS Cash Advance Visa Local	R2,60
POS Cash Advance Visa International	R5,20
POS Purchase with Cashback Visa	R2,60
Interbank POS Balance Enquiry	R7,30
Tap-and-Go POS Purchase Visa Local	R0,00
Insufficient funds POS	R9,40
ATM	Fees
ATM Withdrawal	R3,10
ATM Balance Enquiry	R10,40
ATM Mini Statement	R5,20
ATM Airtime Purchase	R2,60
Visa International ATM Withdrawal	R15,70
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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Monthly Account



POS

Interbank ATM Balance Enquiry	R10,50
Local Interbank ATM Airtime Purchase	R5,20
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
Visa Local ATM Balance Enquiry	R7,50
Insufficient Funds	R38,10
Insufficient funds ATM SSD (On-U)	R7,30
Insufficient funds ATM (Interbank)	R10,50
Insufficient funds ATM (On-U)	R7,30



Debit Account



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Monthly Account



POS

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





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