



At African Bank we understand that you want an account that works for you and your unique banking needs. Our My World Account allows you to create your own world of banking using our unique Power Pocket. Create your own world of banking with up to 6 accounts.

### FEATURES:

- Flexibility to allocate the pocket account fees to the Primary Account or Pocket Account.
- A personalised card can be linked to the pocket account for all your transacting needs.
- Earn the best interest in SA of 6.5% on your Savings Pocket.

### LOW FEES ON:

- ATM's withdrawals at any ATM.
- Cash at till points at selected store.
- Instant payments which reflect immediately.
- Debit Orders and Debit Orders Disputes.

### FREE:

- Inter-account transfers through the channel of your choice.
- EFT payments through the channel of your choice.
- Zero Rated Cell phone Banking, App, Internet Banking.
- Free online statements.

## MY WORLD ACCOUNT PRICING GUIDE 2019

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Fees are classified as either Service or Usage fees. My world Account Holder can decide if Service or Usage fees on Pockets should be charged against the Main or the Pockets.

### SERVICE FEES:

Service fees relate to the servicing of your My World Account, this includes your Main Account and your Pockets. Service Fees are updated annually, below is a list of all Service fees.



Service Fees	My World Account		
	Main Account	Power Pocket	Savings Account
<b>Monthly Banking</b>			
Monthly Bundle Fee** (up to 5 pockets)	Free	-	-
Additional Pocket Fee**	-	Free	Free
<b>Balance Enquiries</b>			
POS Balance enquiry**	R3.00	R3.00	-
ATM Balance enquiry**	R3.00	R3.00	-
<b>Security</b>			
Card Replacement**	R60.00	R60.00	-
PIN Change**	R2.00	R2.00	-
<b>Payment/Withdrawal Notifications</b>			
SMS	R0.40	R0.40	R0.40
Email	Free	Free	Free
<b>Other</b>			
Card Limit Change**	Free	Free	-
Close Account**	Free	Free	Free

## USAGE FEES:

Usage fees relate to the transactions that you perform on your My World Account, this includes your Main Account and your Pockets. Usage Fees are updated annually, below is a list of all Usage fees.

Usage Fees	My World Account		
	Main Account	Power Pocket	Savings Account
<b>Cash Withdrawals</b>			
ATM Withdrawal Local** (up to R1000 per transaction)	R6.00	R6.00	-
Cash Withdrawal at Till Point	R2.00	R2.00	-
ATM Withdrawals International**	R50.00	R50.00	-
<b>Deposits</b>			
Salary Deposit**	Free	-	-
Cash Acceptor Machine**	2% of Amount	2% of Amount	2% of Amount
Electronic Fund Transfers**	Free	Free	Free
<b>Payments, Transfers &amp; Purchases</b>			
POS Purchase**	Free	Free	-
POS with Cash Back**	R2.00	R2.00	-
Online Purchase**	Free	Free	-
Once Off Payment**	Free	Free	-
Beneficiary/Bank Listed Beneficiary Payment**	Free	Free	-
Recurring payment**	Free	Free	-
Immediate Funds Transfer	R10.00	R10.00	-
Debit Order (External Debit Orders Only)	R4.00	-	-
Prepaid Airtime Top-up**	Free	Free	-
Prepaid Electricity Top-up**	Free	Free	-
Visa International POS Purchase**	Free	Free	-
<b>Unsuccessful Transactions</b>			
ATM declined transaction**	R3.00	R3.00	-



POS insufficient funds**	R3.00	R3.00	-
EFT insufficient funds**	Free	Free	-
<b>Disputed Transactions</b>			
Reversed debit order on request	R20.00	-	-
Dispute debit order: last 40 days	R7.50	-	-
Dispute debit order: after 40 days	R60.00	-	-
Late recall of transfer to own bank account	R70.00	R70.00	-
Late recall of transfer to other bank account	R190.00	R190.00	-
Local POS and ATM purchase unsuccessful dispute	R50.00	R50.00	-
International POS and ATM purchase unsuccessful dispute	R150.00	R150.00	-

Terms, conditions and rules apply. All fees are inclusive of VAT. The bank reserves the right to change fees at any time with one month written notice. Fees are valid as at 6 April 2019.  
 \*SA's Best Rate on any positive balance. \*\* SA's lowest banking fees. All interest rates quoted are nominal annual compounded monthly (NACM) rates. African Bank Limited is an authorised financial services and registered credit provider. NCR Reg No: NCRCP7638. Reg No: 2014/176899/06.