

At African Bank, we understand that you want an account that works for you and your unique banking needs. Our MyWORLD 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:

- Cash withdrawals (local and international)
- ATM balance enquiry
- Cash deposits

FREE:

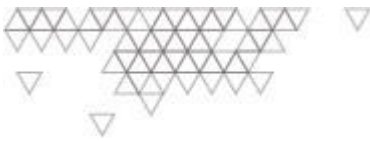
- Inter-account transfers
- Electronic deposits and payments
- Buy pre-paid
- POS swipes
- POS balance enquiry

MyWORLD ACCOUNT PRICING GUIDE 2019

Fees are classified as either Service or Usage fees. The MyWORLD Primary Account Holder can decide if service or usage fees on Pockets should be charged against the Main account or the Pockets.

SERVICE FEES:

Service fees relate to the servicing of your MyWORLD Account. This includes your Primary Account and your Pockets. Service fees are updated annually. Below is a list of all service fees.

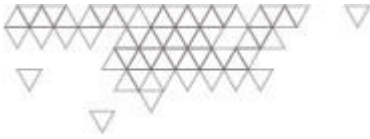


Service Fees	My World Account		
	Main Account	Power Pocket	Savings Account
Monthly Banking			
Monthly Bundle Fee** (up to 5 pockets)	Free	-	-
Additional Pocket Fee**	-	Free	Free
Balance Enquiries			
POS Balance enquiry**	R3.00	R3.00	-
ATM Balance enquiry**	R3.00	R3.00	-
Security			
Card Replacement**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

USAGE FEES:

Usage fees relate to the transactions that you perform on your MyWORLD Account. This includes your Primary 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
Cash Withdrawals			
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	-
Deposits			
Salary Deposit**	Free	-	-
Cash Acceptor Machine**	2% of Amount	2% of Amount	2% of Amount
Electronic Fund Transfers**	Free	Free	Free
Payments, Transfers & Purchases			
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	-
Unsuccessful Transactions			
ATM declined transaction**	R3.00	R3.00	-



POS insufficient funds**	R3.00	R3.00	-
EFT insufficient funds**	Free	Free	-
Disputed Transactions			
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.