

SILVER CREDIT CARD



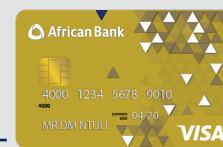
Silver Credit Card Fees (Effective April 2018)	
Account fees	
Monthly service fee	R69.00
Card replacement fee	R115.00
Funds transfer fee	R5.55
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 2.75% of transaction value over R250)	R5.75
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiry	R5.75
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.50
ATM cash withdrawals less than or equal to R100	R5.75
Declined transaction fees	
Declined transaction	R5.75
International fees	
Additional international conversion fee of 2% of the transaction value included in the total transaction amount)	
POS Purchase transactions	R5.75
ATM balance enquiry	R5.75
ATM cash withdrawal (Plus 1.50% of transaction value)	R23.00
Declined transaction	R5.75
Interest rates	
Credit interest rate	2% p.a
Debit interest rate: as per your agreement	
Notes	
All fees include 15% VAT. Interest rates are variable. Please take note that all fees and interest rates may be adjusted and all rebates may be amended or withdrawn by African Bank at any time upon written notice to the cardholder, in accordance with the National Credit Act 34 of 2005.	

You can set your own transaction limits!

The default limit amounts are indicated below:

	Default limit	Maximum limit
ATM	R4 000	R10 000
POS	R100 000	R100 000
CNP	R10 000	R50 000

GOLD CREDIT CARD



Gold Credit Card Fees (Effective April 2018)	
Account fees	
Monthly service fee	R69.00
Card replacement fee	R115.00
Funds transfer fee	R5.55
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 2.75% of transaction value over R250)	R5.75
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiry	R5.75
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.50
ATM cash withdrawals less than or equal to R100	R5.75
Declined transaction fees	
Declined transaction	R5.75
International fees	
Additional international conversion fee of 2% of the transaction value included in the total transaction amount)	
POS Purchase transactions	R5.75
ATM balance enquiry	R5.75
ATM cash withdrawal (Plus 1.50% of transaction value)	R23.00
Declined transaction	R5.75
Interest rates	
Credit interest rate	3% p.a
Debit interest rate: As per your agreement	
Notes	
All fees include 15% VAT. Interest rates are variable. Please take note that all fees and interest rates may be adjusted and all rebates may be amended or withdrawn by African Bank at any time upon written notice to the cardholder, in accordance with the National Credit Act 34 of 2005.	

You can set your own transaction limits!

The default limit amounts are indicated below:

	Default limit	Maximum limit
ATM	R4 000	R10 000
POS	R100 000	R100 000
CNP	R10 000	R50 000

PLEASE NOTE:

Blue and Platinum Credit Card Fees are only applicable to current Blue and Platinum card holders.

CREDIT CARD

Fees

BLUE CREDIT CARD



Blue Credit Card Fees (Effective April 2018)

Account fees	
Monthly service fee	R69.00
Card replacement fee	R115.00
Funds transfer fee	R5.55
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 2.75% of transaction value over R250)	R5.75
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiry	R5.75
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.50
ATM cash withdrawals less than or equal to R100	R5.75
Declined transaction fees	
Declined transaction	R5.75
International transactions not offered	
Interest rates	
Credit interest rate	2% p.a
Debit interest rate: as per your agreement	
Notes	
All fees include 15% VAT. Interest rates are variable. Please take note that all fees and interest rates may be adjusted and all rebates may be amended or withdrawn by African Bank at any time upon written notice to the cardholder, in accordance with the National Credit Act 34 of 2005.	

You can set your own transaction limits!

The default limit amounts are indicated below:

	Default limit	Maximum limit
ATM	R4 000	R10 000
POS	R100 000	R100 000
CNP	R10 000	R50 000

PLATINUM CREDIT CARD



Platinum Credit Card Fees (Effective April 2018)

Account fees	
Monthly service fee	R69.00
Card replacement fee	R115.00
Funds transfer fee	R5.55
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 2.75% of transaction value over R250)	R5.75
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiries	R5.75
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.50
ATM cash withdrawals less than or equal to R100	R5.75
Declined transaction fees	
Declined transaction	R5.75
International fees	
Additional international conversion fee of 2% of the transaction value included in the total transaction amount)	
POS Purchase transactions	R5.75
ATM balance enquiry	R5.75
ATM cash withdrawal (Plus 1.50% of transaction value)	R23.00
Declined transaction	R5.75
Interest rates	
Credit interest rate	0% p.a
Debit interest rate: As per your agreement	
Interest rebate*	3.5% p.a
Notes	
All fees include 15% VAT. Interest rates are variable. Please take note that all fees and interest rates may be adjusted and all rebates may be amended or withdrawn by African Bank at any time upon written notice to the cardholder, in accordance with the National Credit Act 34 of 2005.	

*Only applicable to qualifying clients and products. Rebate is risk profile & credit behaviour dependant. Customers shall only be entitled to earn rewards, rebates and / or benefits if their account is up to date. Pricing correct at time of print. To view latest pricing, please visit www.africanbank.co.za

You can set your own transaction limits!

The default limit amounts are indicated below:

	Default limit	Maximum limit
ATM	R4 000	R10 000
POS	R100 000	R100 000
CNP	R10 000	R50 000