

SILVER CREDIT CARD



Silver Credit Card Fees (Effective May 2016)	
Account fees	
Monthly service fee	R68.40
Card replacement fee	R114.00
Funds transfer fee	R5.50
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 1.30% of transaction value over R250)	R5.70
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiry	R5.70
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.40
ATM cash withdrawals less than or equal to R100	R5.70
Declined transaction fee	R5.70
International fees	
POS Purchase transactions	R5.70
ATM balance enquiry	R5.70
ATM cash withdrawal (Plus 1.50% of transaction value)	R22.80
Interest rates	
Credit interest rate	2% p.a
Debit interest rate: as per your agreement	
Notes	
All fees include 14% 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 Please take note that all fees and interest rates may be adjusted and all rebates may be amended or withdrawn by African Bank at any time upon written notice to the cardholder, in accordance with the National Credit Act 34 of 2005.	

GOLD CREDIT CARD



Gold Credit Card Fees (Effective May 2016)	
Account fees	
Monthly service fee	R68.40
Card replacement fee	R114.00
Funds transfer fee	R5.50
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 1.30% of transaction value over R250)	R5.70
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiry	R5.70
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.40
ATM cash withdrawals less than or equal to R100	R5.70
Declined transaction fee	R5.70
International fees	
POS Purchase transactions	R5.70
ATM balance enquiry	R5.70
ATM cash withdrawal (Plus 1.50% of transaction value)	R22.80
Interest rates	
Credit interest rate	3% p.a
Debit interest rate: As per your agreement	
Notes	
All fees include 14% 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 Please take note that all fees and interest rates may be adjusted and all rebates may be amended or withdrawn by African Bank at any time upon written notice to the cardholder, in accordance with the National Credit Act 34 of 2005.	

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 May 2016)

Account fees	
Monthly service fee	R68.40
Card replacement fee	R114.00
Funds transfer fee	R5.50
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 1.30% of transaction value over R250)	R5.70
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiry	R5.70
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.40
ATM cash withdrawals less than or equal to R100	R5.70
Declined transaction	R5.70
International transactions not offered	
Interest rates	
Credit interest rate	2% p.a
Debit interest rate: as per your agreement	
Notes	
All fees include 14% 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.	

PLATINUM CREDIT CARD



Platinum Credit Card Fees (Effective May 2016)

Account fees	
Monthly service fee	R68.40
Card replacement fee	R114.00
Funds transfer fee	R5.50
Account management fees	
SMS messaging service	FREE
Statement reprint per page	FREE
Payment fees	
Deposit fee (Plus 1.30% of transaction value over R250)	R5.70
POS	
Purchases in South Africa	FREE
Cash back at POS	R7.50
ATM fees	
Balance enquiries	R5.70
ATM cash withdrawals above R100 (Plus 1.50% of transaction value)	R11.40
ATM cash withdrawals less than or equal to R100	R5.70
Declined Transaction Fee	R5.70
International fees	
POS Purchase transactions	R5.70
ATM balance enquiry	R5.70
ATM cash withdrawal (Plus 1.50% of transaction value)	R22.80
Interest rates	
Credit interest rate (on Credit Card account)	0%
Credit interest (on Savings account)	5%
Debit interest rate: As per your agreement	
Interest rebate ⁴	3.5% p.a
Notes	
All fees include 14% 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.	

⁴Only applicable to qualifying clients and products. Rebate is risk profile and credit behaviour dependant.