

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 Please take note that all fees and interest rates may be adjusted and all rebates may be amended or withdrawn by African Bank at any time upon written notice to the cardholder, in accordance with the National Credit Act 34 of 2005.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

AFRICAN BANK GOLD VISA CREDIT CARD



Benefits & Features

The African Bank Gold Visa Credit Card can help you improve and live a comfortable lifestyle. The African Bank Gold Visa Credit Card puts the power into your pocket, giving you the safest and most convenient way to purchase or pay.

Benefits of the Gold Visa Credit Card

- Set your own personalised limits. (If you have not set your personalised limits the African Bank discretionary default limits will apply)
- Emergency services
- Medical and legal referral
- Up to 60 days interest-free credit on POS purchases, if you settle your outstanding balance in full by the due date
- Your card is issued immediately at any African Bank branch
- No need to carry cash. **Swipe, then enter your PIN** to complete the transaction
- Accepted by thousands of merchants, wherever you see the VISA logo
- Superior buying benefits:
 - Purchase protection guarantee
 - Extended warranty

Credit Life Insurance¹

For peace of mind for life's unexpected insurable events, we offer you Credit Life Insurance. Pensioners are covered for death and non pensioners will be covered for the following events:

- Death
- Retrenchment
- Short Time
- Permanent Disability
- Temporary Disability
- Compulsory Unpaid Leave / Temporary lay-off

Other terms & conditions apply, please consult your policy document for details

Limit Increase

If you have your card for more than 6 months you could qualify for a limit increase. A new credit assessment will be done. Ask your consultant about it today. Visit www.africanbank.co.za, dial *120*225# or call 0860 333 004 to apply.

Safety Tip!

- Never give your Card, PIN or CVV number² to anybody, including African Bank employees.
- Always keep your PIN a secret.
- Always ensure that you receive your card back after **every** transaction and keep it in a safe place.
- For Card Not Present transactions, e.g. online payments, the transaction will require an OTP.
- Swipe, dip and contactless transactions will always prompt you to enter your PIN.

¹Insurance terms and conditions are available on www.africanbank.co.za or in-branch.
²The last 3 digits of the number printed on the signature panel at the back of your card.
Pricing correct at time of print. To view latest pricing, please visit www.africanbank.co.za

CONNECT ONLINE

Enjoy access to African Bank's FREE³ online and mobile services, which enable you to access account information and services from your computer, cellphone or other mobile device.

What services do you have access to:

- Manage your account:
 - View account balances
 - Request / view statements
 - Apply for a limit increase
 - Stop your lost / stolen credit card
- Pay your accounts
- Log an insurance claim
- Learn about and apply for products

And more... furthermore, there is no subscription or transaction fee for using these services.

How do you access the service?

Visit our website at www.africanbank.co.za or dial *120*225# for cellphone banking, or download our App from your App store.



How do you register?

A consultant will assist you to register in branch. Alternatively, visit www.africanbank.co.za, click on 'Register' and follow the instructions to complete registration.

³Standard network rates and data charges apply - these charges are determined by your network service provider.

Lost or stolen card

If you're within South Africa, immediately report the loss or theft of your card by contacting African Bank on **0861 000 555**, dial *120*225# from your cellphone, visit www.africanbank.co.za or use your App.

If you're **travelling outside the borders** of South Africa, immediately contact African Bank on **+27 (11) 256 9988** or the Visa Global Customer Assistance Service on Call Collect. **USA - (1) - 410 581 3836**.

Terms, conditions and affordability rules apply. Full terms and conditions are available on www.africanbank.co.za. Service, initiation and insurance fees apply. Insurance underwritten by Guardrisk Life Limited Reg No: 1999/013922/06. African Bank Limited is an authorised financial services and registered credit provider. NCR Reg No: NCRCP7638. Reg No: 2014/176899/06. RDC91017/16.

