

# Discovery Card 2019/2020 account and transaction fees

## YOUR 2019 DISCOVERY CARD ACCOUNT, CREDIT FACILITY AND TRANSACTION FEES

The table below outlines the fees on your Discovery Card effective 1 February 2019.

### IMPORTANT INFORMATION

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- The pricing below is inclusive of VAT.
  - Discovery Card reserves the right to amend product features or pricing at anytime with reasonable notice. We further reserve the right to re-price our products at any time subject to Regulatory or Legislative changes.
  - Visit our website on [www.discovery.co.za](http://www.discovery.co.za) for a copy of the Terms and Conditions that govern our agreement.
  - Account fees are not negotiable.
  - All account fees are billed monthly.
  - The transaction fees listed below are applicable per transaction.
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### DEFINITIONS

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The National Credit Act (from here on will be noted as NCA), means the National Credit Act 34 of 2005.

#### Initiation fee:

A fee that is charged automatically when the card is issued to set up the account.

#### Monthly Account fee

This is a monthly fee for the administration and maintenance of your Discovery Card account.

#### International transaction fees (ATM and Branch)

This fee is subject to exchange rate fluctuations and may be reviewed quarterly. Some international ATMs charge an additional surcharge.

#### Monthly Credit Facility Service fee

This is a monthly fee for the administration and maintenance of your credit facility.

YOUR DISCOVERY CARD FEES EFFECTIVE 1 FEBRUARY 2019

<b>ACCOUNT FEE</b>	<b>MONTHLY ACCOUNT FEE</b>	<b>MONTHLY CREDIT FACILITY SERVICE FEE</b>
Platinum	R72	R23.35
Gold	R45	R17.50
Blue	R45	R17.50
Blue Prefunded	R90	
Tenant (secondary) card	R31.25	
Linked DiscoveryMotor Card	R25.45	
<b>DISCOVERY MILES</b>		
Discovery Miles yearly linkage fee		R435.79
<b>TRANSACTION FEES</b>		
Credit card purchase		Free
Fuel transaction fee (applicable to the DiscoveryMotor Card only)		R5.80
International currency conversion fee		2.75%
Transfer from straight to budget		R74
<b>CASH DEPOSIT – FNB ADT</b>		
Flat fee plus % of transaction value		R6.15 plus 2.21%
<b>CASH DEPOSIT – FNB ATM AND BRANCH</b>		
Flat fee plus % of transaction value		R68.90 plus 1.87%
<b>CASH WITHDRAWAL FEE – FNB ATM</b>		
Flat fee plus % of transaction value		R12.20 plus 1.45%
<b>CASH WITHDRAWAL FEE – SASWITCH ATM</b>		
Flat fee plus % of transaction value		R19.55 plus 1.45%
<b>CASH WITHDRAWALS – FNB BRANCH</b>		
Flat fee plus % of transaction value		R68.90 plus 1.95%
<b>INTERNATIONAL WITHDRAWALS – ATM AND COUNTER FEE</b>		
Flat fee plus % of transaction value		R68.90 plus 1.95%

<b>ACCOUNT FEES</b>	
Replacement card	R175
Initiation fee	Max R175 <sup>1</sup>
Declined authorisation fee	R9.00
Pay2Cell	R4.80
Section 129 Letter Fee (per incident)	R73.95 <sup>2</sup>
Lotto/Powerball purchase	R2.35
Prepaid Purchase	R2.35
<b>LOCAL VOUCHER RETRIEVAL REQUEST</b>	
Local voucher	R100
International voucher	R300
<b>DISCOVERY CARD VALUE-ADDED SERVICES</b>	
InSync	Free
Card courier personal delivery fee	Free
Lost card protection	Free
<b>TRANSFERS AND NOTIFICATIONS</b>	
Inter-account transfer (self-service)	R5.30
Third party payments (self-service)	R11.65
Transfers and payments at FNB branch	R70.00
SMS notification to third party	R1.80
Fax notification to third party	R5.30

<sup>1</sup> Not exceeding 15% of the principal debt. Up to a maximum of R175.

<sup>2</sup> Subject to magistrates court tariffs and registered mail costs.