

VIEW OUR COMPETITIVE FEES

CARD REGISTRATION AND ONBOARDING FEES

1. On **Opening an Account** you will receive a **Physical Card Account** and your **Digital Account** **R100**
2. You will need to **Deposit the Minimum Balance and Admin Fee**..... **R150**
3. You can choose to add a **Virtual Account** from your Coinvest Money Profile (Recommended)..... **FREE**
4. You can **Fund your Account** with any additional amount you deem and begin transacting

You can easily and conveniently transact without a physical card using the Digital and Virtual Account only. For example, you can use the Digital Account for day-to-day transactions such as EFT's, purchasing top-up vouchers, paying or being paid using a QR Code and withdrawing cash at the Point of Sale of our retail partner Pick & Pay. You can do the same with the Virtual Account and additionally use it for online shopping or paying e-taxi and popular delivery services.

MONTHLY ACCOUNT FEES

Customer Monthly Fee (Digital Account).....	R45
Customer Monthly Fee (Card Account).....	R10
Customer Monthly Fee (Virtual Account).....	R10

CARD FEES

Card Activation Fee.....	R50
Cash ATM Withdrawal Fee.....	R12+1,5%
Card Payment (POS, E-Commerce).....	R5
Balance Enquiry (ATM).....	R10
Declined transaction Fee (on insufficient funds only).....	R10
Declined ATM transaction Fee.....	R5
Card Replacement Fee (billed against Digital Account).....	R50
Card Account Minimum Balance Required.....	R100
Cashwithdrawal at POS (Cashback. Can only be done after a purchase).....	R6

NON-CARD FEES

Account-to-Account (P2P).....	R10
Cash Voucher Account top-up (PnP Cash IN).....	R12.50
Cash Out Token/voucher Fee (PnP Cash Out).....	R12.50
Credit/Debit Card top-up.....	4,50%
EFT Transfer IN.....	R5
EFT Out Transfer.....	R6
Cash Deposit Voucher at ATM (Nedbank).....	R8 + 2%
Loading Fee.....	R3

DIGITAL ACCOUNT/NON-CARD TRANSACTION FEES

Wallet to Wallet (P2P).....	R10
Cash Voucher wallet top-up (PnP Cash-IN).....	R12.50
Cash Out Token/voucher Fee (PnP Cash-Out).....	R12.50
Credit/Debit card top-up.....	4,5%
EFT Transfer IN.....	R5
EFT Transfer OUT.....	R6
Cash deposit voucher at ATM (Nedbank).....	R8+2%