

Welcome to financial freedom for individuals and businesses! (All (PTY) LTDs, CCs, Sole Props.) Our advanced functionality and real-time control is available to all customers. We don't have entry-level accounts that require an upgrade to high-priced ones to access needed functionality. (Pricing VAT incl)

## Banking should be free

Monthly fee on any account	Zero
Minimum balance in any account	Zero
Notifications on all your banking activities	Zero
Open more savings or notice accounts	Zero
Transfer money between own accounts	Zero
Pay recipient at another bank	Zero
Pay recipient at Bank Zero	Zero
Pay recipient at Bank Zero using their QR code	Zero
Pay by debit order	Zero
Pay by card	Zero
Buy prepaid data, airtime, electricity, etc	Zero
Send proof of payment via email	Zero
Receive monthly statement via email / download	Zero
Request previous statements within 3 months	Zero
Request account confirmation letter	Zero
Set up new business profile	Zero
SendMoney to Bank Zero recipient using just their cell number (max R3k)	Zero

## 3<sup>rd</sup> party costs are passed on to you

SendMoney to self (max R3k): cardless cash at Checkers, Shoprite, Usave	R8.50
SendMoney to someone not at Bank Zero (max R3k): cash out at same retailers	R8.50
Draw cash at ATM	R9 / R1 000 block
Draw cash at POS (PnP, Spar, Checkers, Shoprite)	R2
Balance enquiry at POS or ATM	R2
Nuisance fees: <ul style="list-style-type: none"> <li>- Insufficient funds (card or unpaid debit order)</li> <li>- Exceeding card limits</li> <li>- Card set to 'Lock' or 'ATM off', or card locked after 3 wrong PINs</li> <li>- Using new card before activating it, or using old uncanceled card</li> </ul>	R2
Card personalisation with delivery to a Clicks store	R79
Card personalisation with delivery to a street address (main, regional)	R139, R179
Send proof of payment via SMS (but email is free!)	R1.50

## Value-added services are your choice

Open additional check account on personal or business profile	R100 to open
Request statements older than 3 months	R10 / statement
Receive money via a Bank Zero QR code	0.5% of amount
Dispute or stop debit order	R8
Dispute card transaction (i.e. chargeback)	R30
If no transactions on a check account for more than 6 months	R5 / month