

UBANK IS KEEPING FEES AFFORDABLE FOR U

NO INCREASE

On debit card swipes at shops (POS purchases) only R1 per transaction no matter how much you spend

2 FREE TRANSACTIONS PER MONTH

On cash deposit over counter

1 FREE TRANSACTION PER MONTH

On Ubank ATM withdrawals for transactional accounts

PIN CHANGE

Free of charge

BEST VALUE FOR MONEY

On in-branch cash withdrawals per transaction

REAL BANKING VALUE FOR U

086000 8322 ubank.co.za

Ubank Ltd Reg No. 2000/013541/06. Ubank is an authorised financial services (FSP No. 14740) and credit (NCRCP21) provider.

TIPS FOR GETTING THE BEST VALUE FOR YOUR MONEY

- The cheapest way to draw money is to pay with your debit card at the shops
- If you have to use an ATM use a **Ubank ATM** rather than other banks' ATMs (other banks charge higher fees)
- Make sure you **have enough money in your account** for your debit orders
- The **Ubank Call Centre** is always available to help you on **086000 8322**
- Cellphone banking is the most convenient way to **check your balance** on your account AND **top-up your prepaid airtime** on any network
- **Pin change** is free of charge
- **Activate cellphone banking** in two easy steps:
 1. Enter *120*82265# - press send or green button
 2. Enter your South African ID number or Passport Number – press send or the green button.

BEST VALUE FOR MONEY PRICING GUIDE

NEW PRICING EFFECTIVE 01 AUGUST 2015

BEST VALUE FOR MONEY

TRANSACTION	UBANK	BANK A	BANK B	BANK C
Monthly fee	R2.50	R4.75	R0	R5.00
Branch withdrawal of R2500	R16.60	R77.50	R46.50	No branch withdrawals allowed
Own bank ATM withdrawal of R1000	R4.75	R4.45	R6.50	R5.00
Other bank Saswitch withdrawal of R1000	R13.65	R7.20	R13.20	R8.00
Cash deposit at branch of R1000	First 2 FREE then R8.50	R21.50	R30.00	R14.00
Total if you do one of these transactions per month (except for branch withdrawal as Bank C does not offer them)	R20.90	R37.90	R49.70	R32.00

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PRICING GUIDE FOR TRANSACTIONAL ACCOUNTS

FEE (INCL. VAT)

BUNDLES SPECIFIC PRICING AND FREE TRANSACTIONS

AT THE ATM	Ubank ATM withdrawals*	R4.75	
	Other bank ATM withdrawals – up to R400	R10.60	
	Other bank ATM withdrawals – from R401 up to R1 000	R13.65	
	Other bank ATM withdrawals – from R1 001 up to R2 000	R24.30	
	Other bank ATM withdrawals – more than R2 000	R31.70	
	International ATM withdrawals**	R19.30 plus 2% of total value withdrawn	
	Balance enquiry at Ubank ATM	R1.15	
	Balance enquiry at another bank's ATM	R4.25	
AT THE SHOPS	Balance enquiry at an international ATM**	R6.25	
	Paying for goods with your debit card	R1.00	
	Paying and withdrawing cash (cash back) at same time with your debit card	R1.00	
	Paying for goods at an international store with your debit card**	R19.30 plus 2% of total purchase value	
	EasyPay cash deposit	R8.70 plus 0,5% of total value deposited	
	Post Office (SAPO) cash deposit	R13.20	
	Full statement at branch	1 FREE per month thereafter R13.00	
	First card issued/First book issued/Re-issue due to full book	FREE	
	Debit card replacement – EMV Chip card (more secure)	R58.10	
	Lost book replacement	R31.70	
IN THE BRANCH	Cash withdrawal at Ubank branches R0 - R2 500	R16.60	
	Cash withdrawal at Ubank branches R2501 - R5 000	R18.70	
	Cash withdrawal at Ubank branches R5001 - R7 500	R19.10	
	Cash withdrawal at Ubank branches R7501 - R10 000	R65.00	
	Cash withdrawal at Ubank branches > R10 000	R70.00	
	Cash withdrawal at Ubank agencies (TEBA Ltd)	R28.75	
	Cash deposit at Ubank branches	2 FREE per month thereafter R0.85 per R100 or part thereof	
	EFT transfer to third party	R20.75	
	Adhoc internal money transfer	R4.70	
	Customer Call Centre full statement	1 FREE per month thereafter R13.00	
	Debit order	R4.70	
	Debit order rejection (insufficient funds)	R5.60	
OTHER KEY TRANSACTIONS	Stop payment instruction on debit order/NAEDO	R12.40	
	Dispute on debit order/NAEDO deduction	R26.40 – within 40 days R79.20 – over 40 days	
	Insufficient funds transaction:	Ubank ATM	R2.30
		Other bank ATM	R3.60
		Purchase in the shop	R2.10
		International ATM transaction**	R11.65
	Linked account transfer	R2.55	
	Monthly management fee***	R2.50	
	Monthly dormancy fee on accounts with NO customer transactions for at least 12 months in a row	R15.85	
	ON YOUR CELLPHONE	SMS ME alert	R0.50 per SMS alert to your cellphone
Cellphone banking monthly subscription fee		FREE	
Cellphone banking balance enquiry		R0.85	
Cellphone banking airtime purchase		R1.00	

TRANSACTION	GOLD BUNDLE	SILVER BUNDLE	BRONZE BUNDLE
Account opening and SIM card initiation fee (once off)	R189.00	R129.00	R89.00
Monthly fee	R139.00	R99.00	R59.00
VODACOM Top-up airtime	You get R75 airtime included every month	You get R49 airtime included every month	You get R49 airtime included every month
Funeral Cover	R5000 cover plus R5000 accidental death benefit embedded (included at a value of R7.10 per month)	R3000 cover plus R3000 accidental death benefit embedded (included at a value of R4.60 per month)	R2000 cover plus R2000 accidental death benefit embedded (included at a value of R3.10 per month)
SMS ME alerts to your cellphone	FREE	FREE	FREE
Transfer funds between your accounts	FREE	FREE	FREE
Internal debit order	FREE	FREE	FREE
Cash withdrawal at Ubank ATMs	First 5 per month FREE	First 3 per month FREE	First 2 per month FREE
Pay for goods and services at a shop using your debit card	First 5 per month FREE	First 5 per month FREE	R1.00
Bonus interest rates offered on Fixed Deposit	1% above normal rate for investments of R10000 or more	0.75% above normal rate for investments of R10000 or more	0.5% above normal rate for investments of R10000 or more
Bonus interest rates offered on 32-day notice savings	1% above normal rate for investments of R1000 or more	0.75% above normal rate for investments of R1000 or more	0.5% above normal rate for investments of R1000 or more

NOTE:

Once free transactions are used, normal transaction account pricing applies.

NOTE:

These prices apply to all transactional accounts, bundle products, and savings accounts once free transactions are used.

*One free withdrawal per month on transactional accounts

**International transactions refer to transactions done outside of South Africa

***Transactional accounts only - does not apply to bundles or savings accounts