

New Pricing
Effective
7 August 2019

PRICING GUIDE 2019



086000 8322 ubank.co.za

ubank Ltd Reg No. 2000/013541/06. ubank is an authorised financial services (FSP No. 14740) and registered credit provider (NCRP21).

www.ubank.co.za  [@ubankSA](https://www.facebook.com/ubankSA)   

UBANK TRANSACTIONAL AND SAVINGS ACCOUNTS

GROW WITH US is a low cost transactional account.

GROW WITH US ACCOUNT

The GROW WITH US ACCOUNT can be used as a main transactional account for performing day-to-day transactions at an affordable cost.

Key benefits

Some of the benefits of the account include:

- **Affordable account fees:**
 - Low monthly/administration fee of R3.93
 - Low debit card swipe transaction fees: R2.50 per transaction
 - Low fees for cash withdrawals at tills: R2.50 per transaction
 - Low fees on ATM cash withdrawal fees: R5.55 (ubank cash withdrawal fee)¹
 - Low fees on all account payment notification: R0.50
- **Access to a VISA ubank debit chip card with access to VISA Classic benefits²**
- **Easy access**
 - Low minimum balance required to open account: R10.00

EEZISAVE ACCOUNT

Eezisave is a flexible savings account that allows you to save and earn higher interest, while having easy access to your money.

This account is ideal if you want to save and do minimal transactions. Interest is earned speedily, with immediate access to your cash.

Key benefits

- Zero monthly/administration fee
- Immediate access to your money
- Affordable transactional fees
- Pays interest even on the smallest balance of R50
- Interest payable is calculated daily and paid into the account at the end of the month
- Savings can be topped up at anytime by depositing directly, by transferring funds, or by setting up a monthly stop order
- **The account can be linked to a savings book or a VISA ubank debit chip card with access to VISA Classic benefits²**

DISCLAIMERS:

1. ATM withdrawal fee of R5.55 relates to cash withdrawals done at a ubank ATM.
2. VISA Classic benefits include Global Cardholder Assistance, visit your nearest branch for more information.

TRANSACTIONAL AND SAVINGS ACCOUNTS
GROW WITH US ACCOUNT FEE (INCL.15% VAT)
EEZISAVE ACCOUNT FEE (INCL.15% VAT)

	GROW WITH US ACCOUNT FEE (INCL.15% VAT)	EEZISAVE ACCOUNT FEE (INCL.15% VAT)		
AT THE ATM	ubank ATM withdrawals	R5.55	R9.58	
	Other bank ATM withdrawals – R0 - R400	R22.19	R22.19	
	Other bank ATM withdrawals – from R401 - R1 000	R35.96	R35.96	
	Other bank ATM withdrawals – from R1 001 up to R1 999	R56.09	R56.09	
	Other bank ATM withdrawals – R2 000 plus	R81.31	R90.00	
	International ATM withdrawals*	R25.22 plus 2% of total value withdrawn	R27.40 plus 2% of total value withdrawn	
	Balance enquiry at ubank ATM	R1.66	R2.12	
	Balance enquiry at another bank's ATM	R4.54	R4.29	
	Balance enquiry at an international ATM*	R6.66	R6.30	
	AT THE SHOPS	Paying for goods with your debit card	R2.50	R2.52
Paying and withdrawing cash (CASH BACK) at same time with your debit card		R2.50	R4.54	
Paying for goods at an international store with your debit card*		R20.48 plus 2% of total value	R26.73	
EasyPay cash deposit		R14.70 plus 2% of total value deposited	R14.70 plus 2% of total value deposited	
Check balance using your debit card		FREE	FREE	
Post Office (SAPO) cash deposit		R14.32	R14.32	
IN THE BRANCH		Full statement at branch	R14.11	R14.11
		First card issued	FREE	FREE
		Debit card replacement	R86.38	R86.38
		Lost book replacement	R201.75	R201.75
	First book issued	R201.75	R201.75	
	Re-issue for full book	R201.75	R201.75	
	Cash withdrawal at ubank branches R0 - R2 500	R2.45 per R100	R2.45 per R100	
	Cash withdrawal at ubank branches R2501 - R5 000	R2.45 per R100	R2.45 per R100	
	Cash withdrawal at ubank branches R5001 - R7 500	R2.45 per R100	R2.45 per R100	
	Cash withdrawal at ubank branches R7501 - R10 000	R2.45 per R100	R2.45 per R100	
	Cash withdrawal at ubank branches > R10 000	R2.45 per R100	R2.45 per R100	
	Cash withdrawal at ubank agencies (TEBA Ltd)	R2.45 per R100	R2.45 per R100	
	Cash deposit/transaction/transfer	1 FREE PER MONTH then R2.10 per R100 (R0-R1000). R2.45 per R100 over R1000	R2.10 per R100 (R0-R1000). R2.45 per R100 over R1000	
	Cheque deposit	R2.45 per R100	R2.45 per R100	
	EFT money transfer	R45.35	R45.35	
	Special clearance for cheque deposit	R65.96	R65.96	
	Ad hoc internal money transfer	R6.04	R8.12	
OTHER KEY TRANSACTIONS	Customer call centre full statement	FREE	FREE	
	Debit order	R6.50	R8.46	
	Debit order rejection (insufficient funds)	R7.01	R10.46	
	Stop payment instruction on debit order/NAEDO	R14.12	R12.51	
	Dispute on debit order/NAEDO deduction	R38.43 within 40 days R89.98 over 40 days	R48.43 within 40 days R89.98 over 40 days	
	Insufficient funds transaction	ubank ATM R2.32	ubank ATM R2.67	
		Other bank ATM R3.83	Other bank ATM R3.73	
		Purchase in the shop R2.22	Purchase in the shop R2.12	
		International ATM transaction** R12.41	International ATM transaction* R13.75	
	Linked account transfer	R2.72	R3.42	
	Monthly management fee***	R3.93	R0.00	
Monthly dormancy fee on accounts with NO customer transactions for at least 12 months in a row	R20.02	R20.02		

* International transactions refer to transactions done outside of South Africa
 *** Transactional accounts only – does not apply to savings accounts

STILL THE BEST VALUE FOR U

Comparison of Grow With Us Account fees and fees of other banks

COMPARISON OF FEES FOR DIFFERENT BANKS				
TRANSACTION	UBANK GROW WITH US	BANK A	BANK B	BANK C
Minimum balance required to open GWU Transactional Account	R10	R50	R50	R25
Monthly fee	R3.93	R5.30	R5.95	R5.00
Branch withdrawal of R1000	R24.50	R83.00	R86.00	No branch withdrawals allowed
Own bank ATM withdrawal of R1000	R5.55	R19.50	R19.00	R6.00
Other bank Saswitch withdrawal of R1000	R35.96	R112.50	R123.20	R85.00
Cash deposit at branch of R1000	FIRST 1 FREE THEN R24.50	R61.50	R81.00	R27.50

▲
BEST
VALUE
FOR
MONEY

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 and ask for a **CASH BACK** at the same time
- ubank has affordable ATM withdrawal fees including withdrawals at other banks' ATMs (SASWITCH)
- Make sure you **have enough money in your account** for your debit orders
- The ubank call centre is always available to help you. Call **086000 8322**



UBANK IS KEEPING FEES AFFORDABLE FOR U



FEE OF R5.55

R5.55 per ubank ATM withdrawal, no matter how much money you withdraw from **GROW WITH US** accounts.



FEE OF R2.45

On all in-branch cash withdrawals from **GROW WITH US** accounts per R100, per transaction.



NO INCREASE

No increase on withdrawal fees on **GROW WITH US** accounts when using other banks' ATMs.



LOWER FEES

On debit card swipes at shops (POS purchases) **only R2.50 per transaction** no matter how much you spend.

On cashback at shops only R2.50 per transaction, no matter how much you withdraw.

ubank reserves the right to change fees or introduce fees from time to time. If we do this, though, we'll give you notice of these changes.

086000 8322 ubank.co.za

ubank Ltd Reg No. 2000/013541/06. ubank is an authorised financial services (FSP No. 14740) and registered credit provider (NCRP21).

www.ubank.co.za @ubankSA

086000 8322 ubank.co.za

ubank Ltd Reg No. 2000/013541/06. ubank is an authorised financial services (FSP No. 14740) and registered credit provider (NCRP21).

www.ubank.co.za @ubankSA

086000 8322 ubank.co.za

ubank Ltd Reg No. 2000/013541/06. ubank is an authorised financial services (FSP No. 14740) and registered credit provider (NCRP21).

www.ubank.co.za @ubankSA