

WesBank Gold Credit Card Account and Credit Facility

Annual pricing review

Effective: 1 July 2026



Your WesBank Gold Credit Card Account and Credit Facility is more than just a credit facility, it is also a financial services product which allows you to transact, with a host of built-in rewards and benefits such as: eBucks Rewards, Travel Insurance, Automatic Debt Protection, Lost Card Protection, PIN Replacement, Free Online Banking, inContact and Decline inContact.

Monthly fees

Credit Facility Fees	
Credit Facility Service fee	R30.00
Initiation fee (once off)	Up to a maximum of R210.00
Credit Card Monthly Rewards Fee	No charge
Credit Card Account fees	
Gold Credit Card Monthly Account fee	R44.00
Additional/Secondary Cards (per card linked to account)	R19.50

Credit Card Account Transactional Fees

Purchases		
Credit Card Purchase		No charge
Credit Card Budget Purchase		No charge
Fuel Transaction fee		R6.25
International Currency Commission and Conversion fee: % of transaction value		2.75 % of transaction value (max R125)
Linked Account Transfers & Account Payments		
IVR Smart Transfer to FNB		No charge
Linked Account Transfers		R2.00
Third Party Payments (including IVR Smart payments)		R10.50
Telephone Banking (consultant assisted)		R85.00
Transfers or Payments at Branch		R85.00
Cash Withdrawals		
ATM	Cash withdrawals at an FNB ATM	R2.80 per R100.00
	Cash withdrawals at an FNB Mini ATM	R2.80 per R100.00
	Cash withdrawals at a SASWITCH Mini ATM	R12.00 + FNB Mini ATM Fee
	Cash withdrawals at a SASWITCH ATM	R12.00 + FNB ATM Fee
FNB Branch		R85.00 + R3.50 per R100.00
Cash on Budget Facility		R85.00 + R3.50 per R100.00
International (ATM or Branch)		R85.00 + R3.50 per R100.00

Credit Card Account Transactional Fees

Deposits		
FNB ATM with Automated Deposit Terminal (ADT)		R1.80 per R100.00
FNB Branch and FNB ATM with envelope deposits		R85.00 + R3.50 per R100.00
Voucher Retrieval Requests		
Local		R110.00
International		R308.00
Balance Enquiries		
FNB ATM		No charge
FNB Branch		No charge
International ATM/Branch		No charge
Other Bank's ATM		No charge
Statements		
Current Monthly Statement (e-mail or post)		No charge
Dual Statement (e-mail & post)		No charge
Mini Statement (FNB ATM) (View or Print)		No charge
FNB Branch		No charge
Historical Statements (e-mail or post)		No charge
Other Fees		
Card Replacement Fee		R165.00 per card
Branch Delivery		No charge
Courier Delivery		No charge
Urgent Delivery		R300.00
International Delivery		R850.00
Scheduled Delivery		R180.00
Declined Transaction Fee		R8.00

Credit Card Account Transactional Fees

Convenience Fees		
Send money to FNB eWallet	R20 – R3 000	R11 for values R500 or less, R30 for values greater than R500
Reversal of send money to FNB eWallet		R75.00
Cardless Cash Withdrawal (Cellphone Banking)		R2.80 per R100.00
Pay2Cell		R10.50
Prepaid Airtime Transaction Fee (FNB ATM, USSD, FNB App/Online)		R1.60
PayTV Prepaid Purchase		R2.70
Prepaid Electricity		R2.00
Lotto/Powerball Purchase		R3.00

Important information

- All fees are non-negotiable
- The above pricing is inclusive of VAT and is valid from 1 July 2026
- FirstRand Bank Ltd reserves the right to amend product features or pricing at any time with reasonable notice
- A detailed copy of the pricing is available on the WesBank website
- Visit the WesBank website for a copy of the Terms and Conditions of Credit Card Use that govern our agreement
- Should you require further information on any WesBank Credit Card products or services, please contact WesBank Credit Card Customer Care on 087 575 9429

- Fees quoted as 'per R100' include parts thereof

Definitions

- **Credit Facility Service Fee** - This is the fee charged monthly to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee
- **Credit Card Monthly Account Fee** - Is the cost charged monthly to manage and maintain your credit card account