

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, PIN Replacement, Online Banking, *inContact* and Decline *inContact*.

Please note that we are adjusting fees from 1 July 2022.

Monthly Fees	
<b>Credit Facility Fees</b>	
Credit Facility Service Fee	R17.00
Initiation Fee (once off)	Up to a maximum of R175.00
Credit Card Monthly Rewards Fee	No charge
<b>Credit Card Account Fees</b>	
Gold Credit Card Monthly Account fee	R35.00
Additional/Secondary Cards ( <i>per card linked to account</i> )	R17.50
Linked Petro Cards ( <i>per card linked to account</i> )	R21.00

Credit Card Account Transactional Fees	
<b>Purchases</b>	
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	2.00%

Linked Account Transfers and Account Payments	
IVR Smart Transfer to FNB	No charge
Linked Account Transfers	No charge
Third Party Payments ( <i>including IVR Smart payments</i> )	R8.50
Telephone Banking ( <i>consultant assisted</i> )	R80.00
Transfers or Payments at Branch	R80.00
International Payments in Rands: % of transaction value	2.00%

Cash Withdrawals		
ATM	Cash withdrawals at a FNB ATM	R2.30 per R100.00
	Cash withdrawals at a FNB Mini ATM	R2.30 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		R80.00 + R2.85 per R100.00
Cash on Budget Facility		R80.00 + R2.85 per R100.00
International (ATM or Branch)		R80.00 + R2.85 per R100.00

Cash Deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100.00
FNB Branch and FNB ATM with envelope deposits	R80.00 + R2.85 per R100.00

Voucher Retrieval Requests	
Local	R105.00
International ATM/Branch	R295.00

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 ( <i>e-mail or post</i> )	No charge
Dual Statement ( <i>e-mail and post</i> )	No charge
Mini Statement (FNB ATM) ( <i>View or Print</i> )	No charge
FNB Branch	No charge
Historical Statements ( <i>e-mail or post</i> )	No charge

Other Fees	
Card Replacement Fee	R125.00 per card
Branch Delivery	No charge
Courier Delivery	No charge
Urgent Delivery	R260.00
Scheduled Delivery	R150.00
International Delivery	R730.00
Declined Transaction Fee	R8.50

Convenience Fees		
Send money to FNB eWallet	R20 – R3 000	R2 + R2.30 per R100
Reversal of send money to FNB eWallet		R65.00
Cardless Cash Withdrawal (Cellphone Banking)		R1.15 per R100.00
Pay2Cell		R8.50
Prepaid Airtime Transaction Fee (ATM, Cellphone Banking)	Transactions between R0.01 - R10.00	R0.50
	Transactions between R10.01 - R25.00	R1.00
	Transactions between R25.01 - R40.00	R1.50
	Transactions greater than R40.00	R2.00
Prepaid Airtime Transaction Fee (FNB App/online)		No charge
Lotto/Powerball Purchase		R2.70
Prepaid Electricity		R2.70
PayTV Prepaid Purchase		R2.70
Uncapped ADSL		R2.50
Daily Lotto		R1.00
Traffic fines		R2.70

### Important information

- All fees are non-negotiable.
- The above pricing is inclusive of VAT and is valid from 1 July 2022.
- 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.

### Definitions

**Credit Facility Service Fee:** Is the cost charged monthly for the routine administration of maintaining your credit facility.

**Credit Card Monthly Account Fee:** Is the cost charged monthly for the administration and maintenance of your credit card account.

# WesBank Classic Credit Card Account and Credit Facility Annual Pricing Review 2022

Effective: 1 July 2022



Your WesBank Classic 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, Online Banking, *inContact* and Decline *inContact*.

Please note that we are adjusting fees from 1 July 2022.

Monthly Fees	
Credit Facility Fees	
Credit Facility Service Fee	R17.00
Initiation Fee (once off)	Up to a maximum of R175.00
Credit Card Monthly Rewards Fee	No charge
Credit Card Account Fees	
Classic Credit Card Monthly Account fee	R35.00
Additional/Secondary Cards ( <i>per card linked to account</i> )	R17.50
Linked Petro Cards ( <i>per card linked to account</i> )	R21.00

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	2.00%

Linked Account Transfers and Account Payments	
IVR Smart Transfer to FNB	No charge
Linked Account Transfers	No charge
Third Party Payments ( <i>including IVR Smart payments</i> )	R8.50
Telephone Banking ( <i>consultant assisted</i> )	R80.00
Transfers or Payments at Branch	R80.00
International Payments in Rands: % of transaction value	2.00%

Cash Withdrawals		
ATM	Cash withdrawals at a FNB ATM	R2.30 per R100.00
	Cash withdrawals at a FNB Mini ATM	R2.30 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		R80.00 + R2.85 per R100.00
Cash on Budget Facility		R80.00 + R2.85 per R100.00
International ( <i>ATM or Branch</i> )		R80.00 + R2.85 per R100.00

Cash Deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100.00
FNB Branch and FNB ATM with envelope deposits	R80.00 + R2.85 per R100.00

Voucher Retrieval Requests	
Local	R105.00
International ATM/Branch	R295.00

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 ( <i>e-mail or post</i> )	No charge
Dual Statement ( <i>e-mail and post</i> )	No charge
Mini Statement ( <i>FNB ATM</i> ) ( <i>View or Print</i> )	No charge
FNB Branch	No charge
Historical Statements ( <i>e-mail or post</i> )	No charge

Other Fees	
Card Replacement Fee	R125.00 per card
Branch Delivery	No charge
Courier Delivery	No charge
Urgent Delivery	R260.00
Scheduled Delivery	R150.00
International Delivery	R730.00
Declined Transaction Fee	R8.50

Convenience Fees		
Send money to FNB eWallet	R20 – R3 000	R2 + R2.30 per R100
Reversal of send money to FNB eWallet		R65.00
Cardless Cash Withdrawal (Cellphone Banking)		R1.15 per R100.00
Pay2Cell		R8.50
Prepaid Airtime Transaction Fee (ATM, Cellphone Banking)	Transactions between R0.01 - R10.00	R0.50
	Transactions between R10.01 - R25.00	R1.00
	Transactions between R25.01 - R40.00	R1.50
	Transactions greater than R40.00	R2.00
Prepaid Airtime Transaction Fee (FNB App/online)		No charge
Lotto/Powerball Purchase		R2.70
Prepaid Electricity		R2.70
PayTV Prepaid Purchase		R2.70
Uncapped ADSL		R2.50
Daily Lotto		R1.00
Traffic fines		R2.70

## Important information

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- 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.

## Definitions

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# WesBank Petro Card Account and Credit Facility Annual Pricing Review 2022

Effective: 1 July 2022



There is a cost attached to the use of your WesBank Petro Card Account and Credit Facility, but the benefits afforded by this price extend beyond traditional transactional services to include: Automatic Debt Protection, *inContact* and Decline *inContact*.

Please note that we are adjusting fees from 1 July 2022.

Monthly Fees	
<b>Credit Facility Fees</b>	
Credit Facility Service Fee	R17.00
Initiation Fee (once off)	Up to a maximum of R175.00
<b>Credit Card Account Fees</b>	
Petro Card Monthly Account fee	R40.00
Additional/Secondary Cards ( <i>per card linked to account</i> )	R17.50
Credit Card Account Transactional Fees	
<b>Purchases</b>	
Petro Card Purchase	No charge
Petro Card Budget Purchase	No charge
Fuel Transaction Fee	R6.25
Cash Deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100.00
FNB Branch and FNB ATM with envelope deposits	R80.00 + R2.85 per R100.00
Voucher Retrieval Requests	
Local	R105.00
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 ( <i>e-mail or post</i> )	No charge
Dual Statement ( <i>e-mail and post</i> )	No charge
Mini Statement ( <i>FNB ATM</i> ) ( <i>View or Print</i> )	No charge
FNB Branch	No charge
Historical Statements ( <i>e-mail or post</i> )	No charge
Other Fees	
Changes to Account Limits	No charge
Card Replacement Fee	R125.00 per card
Branch Delivery	No charge
Courier Delivery	No charge
Urgent Delivery	R260.00
Scheduled Delivery	R150.00
International Delivery	R730.00
Declined Transaction Fee	R8.50

## Important information

- All fees are non-negotiable.
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## Definitions

**Credit Facility Service Fee:** Is the cost charged monthly for the routine administration of maintaining your credit facility.

**Credit Card Monthly Account Fee:** Is the cost charged monthly for the administration and maintenance of your credit card account.