

## TRANSACT ACCOUNT FEES

Transaction type	Transaction fee
------------------	-----------------

### CARD TRANSACTIONS

Monthly account fee	Free
First card issued	Free
Card replacement local (includes delivery)	R 100.00
Card replacement international (includes delivery)	R 597.15
Card and pin replacement	R 100.00

### ATM TRANSACTIONS

Cash withdrawal (Saswitch)	R 5.00 for 1st R 100 plus 99c per R 100 thereafter
Cash withdrawal (Bidvest Bank)	R 4.85 for 1st R 100 plus 99c per R 100 thereafter
Denied transactions	R 3.99
Denied transactions - insufficient funds	R 3.99
Insufficient funds (Bidvest Bank)	R 3.99
Balance enquiry (Saswitch)	R 3.00
Balance enquiry (Bidvest Bank)	R 2.50
Exceed daily limit - ATM / POS	R 3.99

### POS (POINT OF SALE)

Purchase	R 2.35
Cash back*	R 4.85
Purchase & Cash back*	R 4.85
Denied / Declined transactions	R 3.00

### ABSA BRANCH TRANSACTIONS

Cash deposits	R 3.50 plus 0.90% of deposit value
Cheque deposits	R 3.50

### WEBTRANSACT : ONLINE TRANSACTIONS

Monthly service fee	Free
Internet payment (EFT)	R 4.60
Balance enquiries	Free
Account statements	Free
Interaccount transfer	Free
Recurring payment	R 4.60

## CALLTRANSACT : CONTACT CENTRE ASSISTED

Internal transfers**	R 5.00
Third party payments***	R 15.00
Balance enquiries	Free
Full account statements	Free
Email historical statements (more than 12 months)	R 3.50 per page
Tax certificate	R 30.00

## INTERNATIONAL TRANSACTIONS

POS (Point of sale)	R 15.00
POS - insufficient funds	R 15.00
ATM cash	R 30.00
ATM - insufficient funds	R 30.00
Denied transactions	R 30.00

## OTHER

Debit orders - Integer to Integer	R 3.00
Debit orders - ACB	R 4.60
Debit order rejection	R 50.00
Recurring payment via internet unpaid (due to insufficient funds)	R 45.00
Special clearance	R 49.00
Deposit post dated cheques	R 70.00
Inward unpaid cheques	R 70.00
Transaction disputes - ATM false disputes	R 100.00
Stop payment	R 25.00

## HOME LOAN ACCOUNT FEES

Home loan monthly admin fee	R 35.00
Initiation fee	R 2 950.00
Variation fee	R 114.00

*All fees are VAT inclusive and are subject to review. Terms and conditions apply.  
Please see [www.integer.co.za](http://www.integer.co.za) for up-to-date fees.*

\* 'Cash back' allows cash withdrawals at till points where available  
 \*\* Internal transfers - payment to your own Integer account  
 \*\*\* External transfers - to your pre-defined beneficiaries