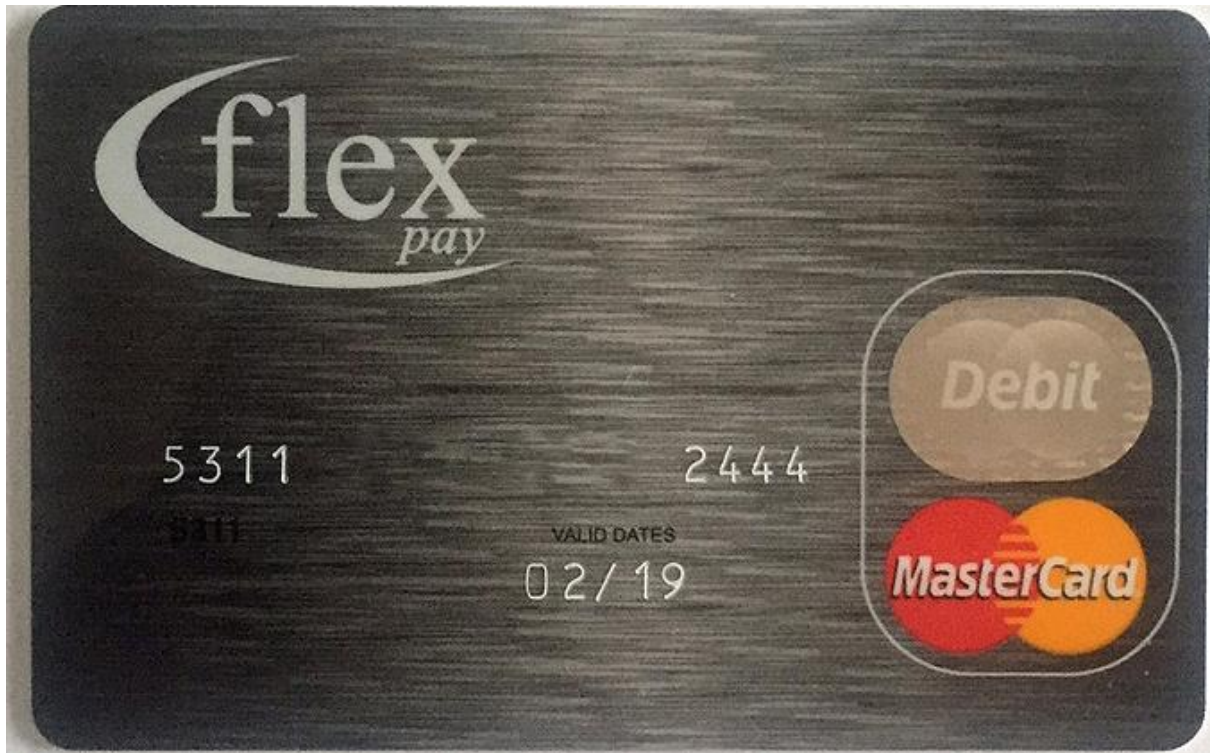


FEES & COST: MONEY247 FLEX PAY ACCOUNT

Money247 FlexPay Card



Minimum Requirements to qualify for Money247 Account with FlexPay Card:

Completed Money247 Application Form

Valid Asylum Document, Passport or SA ID

Proof of Address Document not older than 3 months

For amounts under R5000 per day and R25000 a month an affidavit is acceptable

For amounts above R5000 per day and R25000 a month you will need a bill/account statement in your name.

Available funds for Account Activation Fee (R150)

Mobile Number

KEY FEATURES

- Available to foreigners with valid Asylum/Passport
- MasterCard Debit Card
- Internet Banking
- Cash Deposits at Retailers
- Cash Withdrawals at ATM's, national and international
- Cash withdrawal at participating retailers
- Payments for products & services via POS Terminals
- MasterCard
- **Multiple Cards** : Qualified client may have up to three secondary cards – which can be used by his family in any country that accepts MasterCard.
- Higher limit amounts: - card load: R5 000 per day / R50 000 per month.
- Minimum account balance of R25.00 applies.
- USSD functionality

COSTS

- R150 Activation Fee for Primary Card
- R75 Activation Fee for Secondary Cards
- Monthly service fee: R79 for Primary Card
- Monthly service fee: R59 for every Secondary Card
- Card replacement: R75 (1st), R150 (2nd)
- Card loads: R 5.50 per load
- Swipe cost: R 2.80 per swipe (in SA)
- ATM costs - See Welcome Letter
- Cost for international transactions:
 - Withdrawal: R44
 - Swipe: R9 + R1/R100

Money247 FlexPay Debit Card Limits		
Transaction Type	Daily Limit	Monthly Limit
ATM Withdrawals	R5 000	No Limit
Swipe/PoS Purchase	No limit	No limit
Swipe/PoS Transactions	No limit	No limit
ATM Transactions	No limit	No limit
Load limit on card	No limit	R50 000

CASH DEPOSIT FEES		
Amount	Cash Deposit Fee (subject to	Using PAY@
R500	R25.00	R10.00
R1 000	R25.00	R11.50
R2 000	R27.30	R16.50
R3 000	R38.45	R21.50
R5 000	R60.75	R31.50

Money247 Flexpay Card: Pricing Schedule

ACCOUNT FEE	
Monthly Fee	R79.00
ATM	
ATM Decline/return – Domestic	R4.90
ATM Decline/return – International	R4.90
ATM Withdraw – Domestic	R4.75 + R0.90 per R100 or portion thereof
ATM Withdraw – International	R44.00
ATM Balance enquiry - Domestic	R3.50
ATM Balance enquiry - International	R3.50
ATM Purchase	R2.80
CARD LOADING	
Per Load	R5.50
POINT OF SALE	
POS Signature/PIN – Domestic	R2.80
POS Signature/PIN – International	R10.50 + 1.5%
POS Decline – Domestic	R4.90
POS Decline - International	R4.90
EFT	
EFT Payment	R9.50
OTHER	
SMS Load Notification	R0.75
SMS Balance Alert Notification	R0.75
SMS Debit Notification	R0.75
SMS Card Activation	R2.00
SMS Onetime Logon Password	R0.75
Transaction Dispute	R250
Over Limit	R5.00
Pin Change	R2.35
Standing Payment Instruction	R5.00

CASH WITHDRAWAL FEES (ANY ATM in SA) - R4.75 +R0.90 per R100

CASH WITHDRAWAL AT TILL (Selected Retailers in SA) - R3.50