

Powerful functionality, real-time control & same (zero) fees for both individuals & businesses (Pty Ltd, CC, Sole Prop). No entry-level accounts which require upgrading to higher-priced ones to access extra functionality. (Note: same pricing as in 2021 and 2020 remains in place and includes VAT.)

Banking should be free

Monthly fee	Zero
Minimum balance	Zero
Set up a new business profile	Zero
Open more savings or notice accounts	Zero
Transfer money between accounts	Zero
Pay someone at another bank	Zero
Pay someone at Bank Zero	Zero
Pay someone at Bank Zero using their QR code	Zero
Pay someone at Bank Zero using their cell number (Send Money)	Zero
Pay by debit order	Zero
Pay by card (local or international card fee)	Zero
Buy prepaid data, airtime, electricity, etc	Zero
Send proof of payment via email	Zero
Receive notifications on all banking activity	Zero
Receive monthly statement via email (or download from App)	Zero
Request previous statements within 3 months	Zero
Request account confirmation letter	Zero

3rd party costs are passed on to you

Cardless cash withdrawal (Send Money to self, cash out Checkers, Shoprite, Usave)	R8.50
Send Money to someone not at Bank Zero, cash out Checkers, Shoprite, Usave	R8.50
Draw cash at ATM (local or international)	R9/R1000 block
Draw cash at POS (PnP, Spar, Checkers, Shoprite)	R2
Balance enquiry at ATM or POS	R2
Nuisance fees: <ul style="list-style-type: none"> - Insufficient funds (card, debit order, scheduled payment/transfer) - Exceeding chosen limits - Card set to 'Lock' or 'ATM off', or card locked after 3 wrong PINs - Using new card before activating it, or using old uncanceled card 	R2
Card personalisation plus delivery to a Clicks store	R79
Card personalisation plus delivery to a street address (metro; rural)	R139; R179
Send proof of payment via SMS (but email is free!)	R1.50

Value-added services are your choice

Open additional check account on individual or business profile	R100 to open
Request statements older than 3 months	R10/statement
Receive money via a Bank Zero QR code	0.5% of amount
Dispute or stop debit order; card transaction	R8; R30
Forex mark-up on card transactions (ZAR currency; foreign currency)	0%; 1%
Resetting App login PIN	R50
If no transactions on a check account for more than 6 months	R5/month