

Pricing Guide 2023

Same pricing and same features for ALL individuals and businesses. No tricks like needing to upgrade your account. Pricing is same as last year (no increases and some decreases), and incl VAT.

Banking should be free	
Account monthly fee	Zero
Account minimum balance	Zero
Add savings accounts or notice accounts	Zero
Add a business profile	Zero
Add a child	Zero
Friend people to accounts (e.g. family, club, stokvel)	Zero
Transfer money between accounts	Zero
Pay another bank's customer using their account number (EFT)	Zero
Pay a Bank Zero customer using their account number (EFT)	Zero
Pay a Bank Zero customer using their cell number (SendMoney)	Zero
Pay a Bank Zero customer using their QR code	Zero
Pay by card – local & international card fee	Zero
Pay by card – mark-up on international transactions posted in ZAR	Zero
Pay a debit order	Zero
Buy prepaid data, airtime, electricity, etc	Zero
Send proof of payment via email	Zero
Receive notifications on activity on account or profile	Zero
Receive monthly statement via email – also available from App	Zero
Request previous statements within 3 months	Zero
Request account confirmation letter	Zero
3 rd party costs are passed on to you	
Card personalise & deliver to Clicks store	R69
Card personalise & deliver to street address in most cities (or back of beyond)	R119 (R159)
Request balance at ATM & POS	R2
Withdraw cash at ATM – local & international	R9/R1000 block
Withdraw cash at POS – PnP, Spar, Shoprite Group	R2
Withdraw cash without card – use SendMoney & cash-out at Shoprite Group	R8.50
Send cash to non-customer – use SendMoney & cash-out at Shoprite Group	R8.50
Deposit cash at POS – Shoprite Group (max R3k), PnP (max R5k)	Ask retailer
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
Send proof of payment via SMS (but email is free!)	R1.50
Value-added services are your choice	
Add more check accounts	R100 to open
Request statements older than 3 months	R10/statement
Receive money via Bank Zero QR code	0.5% of amount
Dispute or stop a debit order (or card transaction)	R8 (R30)
Forex mark-up on international card transactions posted in foreign currency	1%
Resetting App login PIN	R50
If no transactions on a check account for more than 6 months	R5/month