

Pricing Guide 2025 – Individuals and Businesses

Powerful functionality, real-time control, zero fees. Same fees apply to all – individuals and businesses (Pty Ltd, NPO, NPC, CC, Sole Prop, basic or incorporated partnership). No entry-level accounts which you're forced to upgrade from to access extra functionality.

Banking should always be free	
Having an account costs you nothing	
Monthly fee	Zero
Minimum balance	Zero
Make payments at no extra cost to you	
Pay by debit order	Zero
Pay between own accounts	Zero
Pay someone at another bank using their account number (EFT)	Zero
Pay someone at Bank Zero using their account number (EFT)	Zero
Pay someone at Bank Zero using their cell number (SendMoney)	Zero
Pay someone at Bank Zero using their QR code (QR Pay)	Zero
Pay someone in another country	not yet
Pay with phone taps	Zero
Pay by card – local or foreign card transaction fee	Zero
Pay by card – mark-up on foreign transactions posted in ZAR	Zero
Buy prepaid at no extra cost to you	
Data, airtime, electricity, etc	Zero
Adding more costs you nothing	
Add business accounts	Zero
Add children	Zero
Add links to related parties	Zero
Add friends so that you can save together (e.g. family, club, stokvel)	Zero
Add savings or notice accounts	Zero
Know what's going on, at no cost to you	
Notifications on all activity	Zero
Proof of payment by email	Zero
Monthly statement by email	Zero
Monthly statement downloaded from App within 3mths	Zero
Account confirmation letter or IT3B	Zero
3 rd party costs are passed on to you	
Immediate payments	
Pay (more when recipient at FNB/RMB, Standard, ABSA for amount R3k+)	R6.50 (R12)
Receive	Zero
Special-patent card with best-in-world security, delivered to where you choose	
Clicks store	R79
Street address in metro (non-metro add R30)	R119
Cash	
Withdraw cash at ATM – local & foreign (Min R50 if foreign)	R10/R1000 block
Withdraw cash at POS – local & foreign (Min R50 if foreign)	R2
Withdraw cash without card – do SendMoney to self, cash-out at Shoprite Group	R8.50
Send cash to non-customer – do SendMoney to them, cash-out at Shoprite Group	R8.50
Deposit cash at POS – use card at Shoprite Group (max R3k) or PnP group (max R5k)	Ask retailer
Request balance at ATM or at POS	R2.50
Nuisance fees – because we are charged when this happens	
Using card before activating it (or using old card), or when set to 'Lock' or 'ATM off', or after 3 wrong PINs	R2.50
Exceeding own chosen limits	R2.50
Insufficient funds (card, debit order, scheduled payment/transfer)	R2.50
Value-added services are your choice	
Send proof of payment via SMS (but email is free!)	R1.50
Pay mark-up on foreign currency card transactions	Only 1.25%
Dispute or stop existing debit order (but new debit order rejection always costs Zero!)	R8
Charge back a card transaction	R75
Receive money via Bank Zero QR code	0.5% of amount
Add another check account	R50 to open
If no transactions on a check account for more than 6 months (only taken from available balance)	R5/month
Statements older than 3mths (but you can download an xls dump as far back as you want for Zero!)	R10/statement