Pricing Guide 2026 – Individuals and Businesses

(Incl VAT)

Bank Zero
mutual bank
be the change

Basic banking is free	
Zero monthly account fees	
Personal account (all incomes and any balance in the account)	0
Business account (from sole traders to large companies, even NPOs – with any balance in the account)	0
Zero fees on transactions	
Debit order	0
EFT	0
Card online	0
Card in-store	0
Phone tap	0
Pay any Bank Zero customer (using account number or cell number or QR code)	0
Zero fees when buying prepaid items	
Data, airtime, electricity, etc	0
Zero fees when adding or linking to others	
Add businesses	0
Add children	0
Add cash investment accounts (Savings / Notice)	0
Link to others in same club / stokvel	0
Zero fees to receive info	
Real-time transaction notifications (on phone and email)	0
Real-time helpful info (like new debit order, recipient changes, business authorisations)	0
Monthly statements with spreadsheets	0
Any-time spreadsheet extracts as far back as you want	0
Any-time proof of payment via email	0
Any-time documents like account confirmation or IT3B	0
Cash is not free – rather use card	
Balance request	
Daily email showing latest balance	0
Bank Zero App	0
Till	R2.50
ATM	R5
Cash out	
ATM	R10/R1000 block
ATM in another country (fee min R50)	R10/R1000 block
Cash at till	R2.50
Cardless cash (cash-out at select* retailers)	R8.50
Send money to non-Bank Zero customers (cash-out at select* retailers)	R8.50
Cash in	
Deposit at till (select* retailers)	Ask retailer
Debit card with special patent to prevent all card fraud	
Clicks store collection	R83 once-off
Street address delivery (non-metro add R30)	R125 once-off
If you choose to use these - we pass 3rd party costs on to you	
Immediate payments	
To Bank Zero customers	0
To most other banks	R6.50
To FNB, RMB, Standard Bank, ABSA for amount R3k+	R12
Managing payments	
Proof of payment via SMS (but email is free)	R1.50
Dispute/stop debit order (but rejecting new debit orders is free)	R8
Charge back card transaction	R75
Add another check account (just a once-off opening cost but no monthly fees)	R50 to open
Receive money via QR code	0.5% of amount
Nuisance fees	
Use card while set to 'Lock' or 'ATM off' or after 3 wrong PINs	R3
Exceed own chosen online or cash limits	R3
Insufficient funds for debit orders, card purchases or withdrawals, scheduled payments/transfers	R3
Used check account more than 6 months ago (but only if balance above R0 – you'll never owe us money)	R5/month
Download statements older than 3 months (but download a spreadsheet as far back as you want for free)	R10/statement
Cross-border payments	
EFT	not yet
Card (online or in-store)	
Transaction fee for card purchase in ZAR	0
Mark-up for card purchase in ZAR	0
Transaction fee for card purchase in foreign currency	0
Mark-up for card purchase in foreign currency	1.8%