

FLEXPAY BANK CHARGES/RATES SHEET

The table below are adjustable fees. Any increase in fees from the default fee will be paid to the client monthly.

Transaction Description	Client Fee
EMV/Chip Flexpay Prepaid Card Pack	R287.50
EMV/Chip Plastic fee charged to Cardholder (Yes/No)	No
Primary Card Monthly Fee (On first load)	R5.00
Secondary Card Monthly Fee	R49.00
Admin Fee-Primary Card (No load)	R49.00
Admin Fee-Secondary Card (No load)	R5.00
Card Load – per load	R3.50
Card to Card transfer	R5.00
**Card replacement fee	R287.50
**Expired Card Replacement Fee – Admin	R15.00
Cardholder initiated cancel with return of funds	R50.00

Flexpay will recover the following fees directly from the cardholder when the card is used. The fees are charged to the card on PAYT (Pay as You Transact) and cannot be increased in any way.

Transaction Description	Client Fee
ATM Cash Withdrawal – Local	R6.93 + R1,19/R100 or portion thereof
Point of Sale – Local	R2.80
Purchase with Cash at till/Cash only	R3.53
ATM Purchase (Airtime)	R3.50
EFT Payment via Online Banking	R3.80
Payment on Load EFT	R3.80
EFT Payment via Mobile Banking	R3.80
0 – 100 BPT Payments (per transfer)	R6.00
101 + BPT Payment (per transfer)	R5.00
BPT Decline/Return	R9.50
Load Notification	R0.50
Transaction Notification	R0.50
SMS OTP (Mobile Banking)	R0.50
SMS Card Activation to 31571	R1.51
ATM Balance Enquiry – Local	R4.94
SMS Balance to 31571	R1.51
IVR Balance SMS	R1.51
ATM Decline – Local	R7.00
Point of Sale Decline/Return – Local	R7.00
EFT Reversal/Return	R7.00
30 Day Statement	Free
60 Day Statement	R8.07
90 Day Statement	R12.11
Monthly email Statement	R1.00
Transaction Dispute	R85.00

Please note: All pricing is inclusive of VAT (unless otherwise specified) and is subject to availability.

Flexpay reserves the right to increase pricing annually. Increases will be in line with CPI, however there may be instances where additional cost are required to maintain the services provided to the Client.