



## Retail Tariff Guide Effective 23<sup>rd</sup> June 2025



ariff	Price (Vat Inclusive)
) Banking Channels	
) Branch Banking Cash	
ash deposits	0.44%, min.P5.72, max. P639.59
Cash withdrawals furchase of foreign notes	0.51%, min. P24.66, max.P639.59 2.81%, min. P31.76
ale of foreign notes	2.81%, min. P31.76 2.81%, min. P31.76
inquiries	5mm
Current month statement	Free 21.17
Confirmation of Ioan liquidation (letter)	21.03
itatement (for first 3 months) per month statement itatement (4 months and more) per page	34.20 31.26
MS notification of payment	0.31
alance enquiry	7.90
opies of deposit slips (less than 6 months) opies of deposit slips (more than 6 months	34.74
MS notification of payment - Cards	0.31
Stop / Debit orders	6.97
Other bank debit order	88.37
Inpaid stop order Inpaid debit order	115.80 173.40
Own accounts stop order	5.79
Own bank stop order Rectronic Funds Transfer	5.79
ccess Bank account transfers	13.47
ocal account transfers nternational account transfer	91.03 67.33
ocal Outward RTGS	89.98
ocal Inward RTGS	89.97
wift Cable Charge (Inward and Outward)  ) Assisted Banking	100.00
oint of Sale Purchase	
'OS transactional Fee (Local) 'OS transactional Fee (International)	2.67
Declined POS Purchase - Local	0.55
Declined POS Purchase - International	3.69
tetail Banking eCommerce Card Transactions	3.71
-commerce local -commerce international -commerce declines (local & international)	7.94
Commercial Banking eCommerce Card Transactions	0.79
-commerce local -commerce local	4.76
-commerce international	10.59
lemittances	0.13
Outgoing (Existing)	1
cash out fee ransaction fee	3.71% of value, min P52.93
orexFees	Market Rate
Dutgoing (Non-existing) Cash out fee	
ransaction fee	4.23% of value, min P68.81
orex fees ITM transactions	Market Rate
Own ATM transactions	
Cash deposits	0.40% of Value Min P2.65 for all transactions. Max P15.88
ash withdrawals - Own	0.53% of value min P3.71. Max P6.35
Declined cash withdrawal - Own iasic balance enquiry - Own	Free 0.70
fini-statement - Own	Discontinue due to unavailability
ocal ATM transactions Cash withdrawals - Local	1.06% of value min P8.71 may P23.71
alance enquiry - Local	1.06% of value min P8.71 max P23.71 3.77
Declined cash withdrawal - Local International ATM transactions	Free
ash withdrawals - International	1.59% of value min P41.50 max P59.28
ialance enquiry - International Declined cash withdrawal - International	6.63 Free
nternational Cards on own ATM	Free
Cash withdrawal - International	45.73
Declined cash withdrawal - International Ialance enquiry - International	Free 4.41
ITM Foreign Currency	
Cash withdrawals - Own ITM Foreign Currency - ZAR and USD	0.50% of value, min 3.56, max 6.11
Cash withdrawal-Own-USD-Purchase of Foreign Notes Cash withdrawal-own-ZAR - Purchase of Foreign Notes	2.92% min P32.78
Cash withdrawal-own-ZAR - Purchase of Foreign Notes	2.92% min P32.79
Cash withdrawal-Local-ZAR-Purchase of Foreign Notes Cash withdrawal-Local-USD-Purchase of Foreign Notes	2.92% min P32.80 2.92% min P32.81
ash withdrawal-International-ZAR-Purchase of Foreign Notes	2.92% min P32.82
Cash withdrawal-International-USD - Purchase of Foreign Notes ii) Digital Banking (SaruMoney)	2.92% min P32.83
nternet Banking	
lectronic Funds Transfer	
ardiess Withdrawal (FastCash)	11.14
Own account transfers	11.14 1.16
Jwn account transfers ntra bank account transfers	1.16 2.91
Wm account transfers ntra bank account transfers ocal account transfers	1.16
Nam account transfers ntra bank account transfers coal account transfers lirtims top - up ay bill (e.g. DSTV, BPC etc)	1.16 2.91 4.49 0.59 3.92
Van account transfers tra bank account transfers coal account transfers uirtime top - up tay bill (e.g. DSTV, BPC etc.) Uurwand RTGS	1.16 2.91 4.49 0.59
Ivm account transfers coal account transfers coal account transfers by bill 6_0 STV. BPC etcl Uwward RTGS Iothfactions main contractation of payment	1.16 2.91 4.49 0.59 3.92 164.34 0.52
Iven account transfers coal account transfers and account transfers within to pv. op. go lile o, DGTV BVC etcl Jubrawal RIGS BVC account of the second second second second BVC account of the second second second second second mail notification of payment.	1.16 291 4.40 0.59 164.32 164.34 0.52 0.52
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Van account transfers coal account transfers coal account transfers y bill 6e, 057V. BPC etcl Usward RTGS biblifications main colification of payment 455 notification of payment 454 notification of payment u Glatament Request u Glatament Request	1.16 2.01 4.49 0.59 3.92 164.14 0.32 0.32 14.34 14.96
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Ivm account transfers cond account transfers cond account transfers cond account transfers transfers better	1.16 2.01 4.49 0.39 3.32 164.34 0.32 0.32 1.456 0.32 1.46 0.32
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Ivm account transfers coal account transfers coal account transfers coal account transfers titme top-up by tell e.g. DSTV. BPC etcl Users RTGS biotefications of payment ASS notification of payment ASS notification of payment ASS notification of payment di Satament Request account transfers account t	1.16         201         4.49         0.39         3.82         104.14         0.32         0.32         1.24         1.39         7.29         11.46         1.16         2.31         2.4         3.37         0.39         3.22         3.23
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Ivm account transfers coal account transfers coal account transfers coal account transfers coal account transfers transfers visit ile of 50% UPC etc.] visit account transfers coal acc	1.16         201         4.49         0.39         3.82         104.14         0.32         0.32         1.24         1.39         7.39         11.46         1.16         2.31         2.4         3.32         3.37         0.39         3.32         3.32         0.31         7.45
ardess Wholeward FactCash) ardess Wholeward FactCash) ardess Wholeward FactCash) who account transfers	1.16         2.91         2.93         4.40         0.59         3.52         0.52         0.52         0.52         1.45         1.54         1.55         1.64         1.72         1.46         2.91         4.60         3.97         0.52         0.53         3.93         3.93         3.93         3.92         0.31         7.43         2.12% depoth factor value with a minimum flee of P109.37         6.46
Ivm account transfers coal account transfers coal account transfers when the back with transfers transfers transfers burster BTCS bettification of payment 455 notification of payment (noved to general) 455 n	1.16 2.91 4.49 0.59 3.52 0.52 0.52 0.52 0.52 1.44 1.46 1.56 2.73 1.46 1.6 2.73 0.52 0.52 0.52 0.52 0.52 0.52 0.52 0.52

Bank-2-Wallet	
P 1 - P 10,000	13.77
Wallet-2-Bank P 1 - P 4.000	le se
P 1 - P 4,000 Ordering Process fees	2.65
Balance Enquiry on Orange Wallet	2.65
Mini- Statement Orange Wallet (SMS) B) Banking Products	3.71
I) Current Accounts	
Fresh Lite	
PAY AS YOU TRANSACT: Monthly Maintenance Fee Free subscription to Internet Banking	7.12
Free subscription to Mobile Banking	
Free subscription to SMS Notification	_
1 Free debit card Debit Card Issued	69.65
Replacement Card (Lost,stolen,renewal)	69.65
Minimum balance P20.00 Fresh	20.00
PAY AS YOU TRANSACT: Monthly Maintenance Fee	7.28
1 Free debit card	_
Free subscription to Internet banking Free subscription to Mobile banking	_
Free Card Management under Banking App	-
Free subscription to SMS notification	
Additional debit card Replacement card (Lost, stolen, renewal)	71.16 71.16
WAccount	71.10
Monthly Account Maintenance Fee	104.00
1 Free debit card Gold	
Bundled Pricing Option:	96.90
1 Free debit card	
Free funeral cover up to P5 000 1 free monthly statement electronic	Part of the bundle Part of the bundle
SaruMoney transactions	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	34.96
Free funeral cover up to P5 000 Free subscription to Internet banking	-1
Free subscription to Mobile banking	1
Additional debit card	71.16
Replacement card (lost, stolen, renewal) Platinum	71.16
Monthly Maintenance Bundled Option:	127.03
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts 1 free monthly statement	-1
SaruMoney Transactions	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	Offering no longer available
1 Free debit card Up to P10 000 funeral cover	_
Free subscription to Internet banking	-
Free subscription to Mobile banking	
Free subscription to SMS notification Additional debit card	_
Replacement card (Lost, stolen, renewal)	-
Diamond	
Bundled Pricing Option: Free stop/debit orders to investment accounts	199.75
Free sweeping to investment accounts	-
1 free monthly statement	
SaruMoney Transactions Data - free app access	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	Offering no longer available
Free funeral cover up to P20 000	
Free accidental death cover up to P15 000 1 Free debit card	_
Free subscription to Internet banking	
Free subscription to Mobile banking Free subscription to SMS notification	_
Additional debit card	-
Replacement card (lost, stolen, renewal)	
Private Bundled Pricing	301.96
Additional debit card	44.53
Replacement card (lost, stolen, renewal)	71.16
6 complimentary international airport lounge visits per annum and 1 free	
6 complimentary international airport lounge visits per annum and 1 free guest per visit**** Free subscription to Internet banking	_
6 complimentary international airport lounge visits per annum and 1 free guest per visit**** Free subscription to Internet banking Free subscription to Mobile banking	
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6 complementary international apport loonge withs per annum and 1 free guest per visit*** Free subcrytotion to internet banking Free subcrytotion to INS of confliction Free subcrytotion to INS of confliction Free subcrytotion to INS of confliction Free subcrytotion to per 2000 Free subcrytotion to per 2	2.24 71.16 5.29 20.00 Equivalent of P105.86 2.31
6 complementary international apport loonge visits per annum and 1 free guest per visit*** Free subcorptions to Mich Beahing Free subcorptions to SMIS political free subcorptions to SMIS political free subcorptions to SMIS political free political death cover up to P1000 Free hospital	2.24 71.16 5.29 20.00 Equivalent of P105.86 2.31 71.16
6 complementary international apport loonge visits per annum and 1 free guest per visit*** Free subcryctors to Self-net basking Free subcryctors to SMS colification Free subcryctors to Annumer SMS colification Smallworg Transactions Data - free appear colification Free SMS colification Free SMS colification Free SMS colification Free SMS colification Smallworg Transactions Data - free appear colification Free SMS col	2.24 71.16 5.29 20.00 Equivalent of P105.86 2.31
6 complementary interactional apport loongs withs per annum and 1 free guint per visit <sup>1144</sup> Tires subcrytotion to Internet banking Tires subcrytotion to SMS notification Tires subcrytotion to SMS notification Tires accessition to the P2000 Tires accessition to spe P2000 Tires accessition to app P2000 Tore to app P2000 Tore to app P2000 Tore consumers fee Monitory mainteneous	2.24 77.16 5.29 20.00 Equivalent of P105.86 2.31 77.16 Equivalent of P70.15
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	2.24 7.16 5.29 2.000 Equivalent of P105.86 2.31 7.16 Equivalent of P105.86 Equivalent of P105.86 Equivalent of P105.86 2.50 2.5
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Free Account Maintenance Transaction fee per transaction	20.00
Transaction fee per transaction Violation of minimum balance	No interest
Contract break (Early withdrawal) Fixed Deposit	56.10
Fixed Deposit Minimum investment amount P1,000	Minimum investment amount P1,000
Violation of minimum balance	No interest
Contract break (Early withdrawal) Copy of confirmation of investment	2.31%, min. P230.35 21.32
Call Account	
Minimum investment amount P10, 000 Violation of minimum balance	No interest
c) ADVANCES AND LOANS	
Credit facility enquiry for all facilities CRB enquiry	196.10
ITC enquiry	86.19
i) Overdrafts - Personal Arrangement fee - authorised facility	1.21%, min. P133.60
Arrangement fee - authorised facility Annual management fee	1.06%
Notice of excess Renewal of facility	280.52 0.60%, min. P133.60
Early repayment penalty	As per central bank policy
ii) Credit cards Gold Credit	
Joining - Application / Admin fee	182.99
Replacement card (lost, renewal) Annual fee	51.36 197.89
Voucher retrieval	197.89
Supplementary card	51.36
Lost card protection insurance Outstanding balance insurance	168.31 0.26%
Interim bank statement	28.05
History statement Travel insurance	32.10 22.44
Over limit balance	2.31%
Late payment Impound card - local	29.51 140.26
Impound card - international	168.31
Cash Withdrawal Own ATM	0.53% of value min P3.71 Max P6.35
Other Local ATM	1.06% of value min P8.71 max P23.71
International ATM Declined Transactions Domestic	1.59% of value min P41.50 max P59.28 Free
Declined Transactions International	Free
Branch over the counter cash withdrawal Own Bank	0.51%, min. P24.66, max. P639.59
Platinum Credit	0.51%, min. P24.66, max. P639.59
Joining - Application / Admin fee	190.75
Replacement card (Lost, renewal) Annual fee	39.80 198.75
Annual fee Voucher retrieval	116.14
Supplementary card Lost card protection insurance	38.52 168.31
Outstanding balance insurance	0.28%
Interim bank statement History statement	28.05 28.18
Travel insurance	22.44
Over limit balance Late payment	2.31% 29.09
Impound card - local	140.26
Impound card - international Cash Withdrawal	336.63
Own ATM	0.53% of value min P3.71 Max P6.35
Other Local ATM	1.06% of value min P8.71 max P23.71
1	
International ATM Declined Transactions Domestic	1.59% of value min P41.50 max P59.28 Free
International ATM Declined Transactions Domestic Declined Transactions International	
International ATM Declined Transactions Domestic Declined Transactions International	Free Free
International ATM Declined Transactions Domestic Declined Transactions International Branch over the counter cash withdrawal Own Bank Private Credit	Free Free 0.51%, min. P24.66, max. P639.59
International ATM Declined Transactions Domestic Declined Transactions International Branch over the counter cash withdrawal Own Bank Private Credit	Free Free
International ATM Declined Transactions Domestic Declined Transactions International Branch over the counter cash with/drawal Own Bank Private Scottit Onling - Application / Admin fee Replacement card (Lost, renewal) Annual fee	Free Free 0.51%, min. P24.66, max. P639.59 168.31 38.52 198.75
International ATM Declined Transactions Domestic Declined Transactions International Branch over the counter cash withformal Orn Bank Physica Credit Johnig - Application / Admin fee Replacement card (Los renewal) Arnual fee	Free Free 0.51%, min. P24.66, max. P639.59 168.31 188.52 198.75 116.14
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