



**NEW
PRICING GUIDE
EFFECTIVE
1 AUGUST
2011**



STILL ONE OF THE MOST AFFORDABLE BANKS FOR U

Our new pricing takes effect from 1 August 2011. Take a look at how we compare because we're still one of the most affordable banks around.

KEY TRANSACTIONS	ubank	BANK A	BANK B	BANK C
MONTHLY FEE	R 0.00	R4.50	R11.00	R10.00
IN-BRANCH CASH WITHDRAWAL FEE	R13.50	R13.50	R20.00	R38.00
CASH DEPOSIT FEE	R0.00	R0.75	R10.00	R19.00

- No monthly fee
- Two FREE cash deposits per month
- FREE purchase with cashback*

*Purchase with cashback free from 1 August 2011 up until 31 December 2011, available at Shoprite/Checkers and Pick n Pay.

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ubank Ltd Reg No. 2000/013541/06. ubank is an authorised financial services (FSP No. 14740) and credit (NCRCP21) provider.

PRICING GUIDE FOR TRANSACTIONAL ACCOUNTS		FEE (INCL.VAT)
AT THE ATM	ubank ATM withdrawals*	R4.50
	Other bank ATM withdrawals – less than R400	R9.00
	Other bank ATM withdrawals – from R400 up to R1 000	R11.00
	Other bank ATM withdrawals – from R1 000 up to R2 000	R22.00
	Other bank ATM withdrawals – more than R2 000	R30.00
	International ATM withdrawals	R16.50 plus 2% of total value withdrawn
	Balance enquiry at ubank ATM	R1.75
	Balance enquiry at another bank's ATM	R2.75
	Balance enquiry at an international ATM	R5.00
AT THE SHOPS	Paying for goods with your debit card	R1.50
	Paying and withdrawing cash (cash back) at same time with your debit card**	1 FREE per month thereafter R3.00**
	Paying for goods at an international store with your debit card	R16.50 plus 2% of total purchase value
	EasyPay cash deposit	R7.00 plus 0,5% of total value deposited
	Post Office (SAPO) cash deposit	R10.55
IN THE BRANCH	Full statement at branch***	R10.50
	First card issued	FREE
	Debit card replacement	R26.00
	Cash withdrawal at ubank branches – less than R7 500	R13.50
	Cash withdrawal at ubank branches – more than or equal to R7 500	R13.50 plus R1 per R100 or part thereof (maximum R300)
	Cash withdrawal at ubank agencies	R21.33
	Cheque withdrawals	R31.50
	Cash deposit	2 FREE per month thereafter R0.75 per R100 or part thereof
	Cheque deposit	FREE
	Adhoc internal money transfer	R4.00
	Balance enquiry	R3.15
OTHER TRANSACTIONS	SMS ME alert	R0.50 per SMS alert to your cellphone
	Customer call centre balance enquiry	R3.15
	Customer call centre full statement***	R10.50
	Debit order/NAEDO deduction due to insufficient funds	R5.00
	Dispute on debit order/NAEDO deduction	R16.50
	International ATM withdrawals rejected due to insufficient funds	R4.75
	Dormant account fee (only on accounts that have no withdrawals or deposits for 12 months)	R15.00
	Linked account transfer	R2.25
	Debit order/NAEDO deductions	R4.00
	ubank ATM withdrawals rejected due to insufficient funds	R2.00
	Other bank ATM withdrawals rejected due to insufficient funds	R3.00
	Payment for goods at local store declined due to insufficient funds	R1.90
	Payment for goods at international store declined due to insufficient funds	R4.75

NOTES

This pricing applies to ubank transactional products. All figures correct at time of publication and subject to change without prior notice.

*One free withdrawal per month for mining products.

Purchase with cash back **FREE until 31 December 2011.

***One free statement from the call centre or in-branch per month.



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