



# 2019 Avios Credit Card Pricing Guide



**We're committed to transparency with our 2019 fees and charges, and with the Avios Credit Card we also provide you with more than just credit – you enjoy a host of world-class value-added benefits.**

There are costs involved with the use of your Avios Credit Card, but at the same time many benefits have been added to make it more than just a credit card. Some of these include no transaction fees on purchases, 55 days interest-free, 24/7 online banking with no monthly fees, face-to face card delivery and worldwide acceptance. You also receive automatic basic travel insurance.

<b>AVIOS CREDIT CARD TRANSACTIONAL AND OTHER FEES</b>	
Credit card monthly facility fee <sup>(1)</sup>	R27,00 pm
Credit card monthly account fee <sup>(2)</sup>	R53,00 pm
Secondary card (per plastic)	R15,50 pm
<b>Purchases</b>	
Credit card purchases <sup>(3)</sup>	No charge
<b>Cash withdrawals</b>	
Branch counter (any local bank)	R65,00 + R1,80 / R100
Absa ATM	R4,50 + R1,50 / R100
Absa-supported ATM	R7,50 + R1,50 / R100
Saswitch ATM	R10,50 + R1,50 / R100
Overseas ATM <sup>(3)</sup>	R65,00
<b>Deposits</b>	
Cheque deposit: Branch counter	R50,00
Cheque deposit: Absa ATM	No charge
Cash deposit: Branch counter	R45,00 + R1,65 / R100
Cash deposit: Absa ATM	R4,50 + R1,50 / R100
<b>Account payments and funds transfers</b>	
Account payments • Absa ATM	R9,00
Funds transfers • Branch counter • Absa ATM	R65,00 No charge
<b>Balance enquiries</b>	
Absa ATM	No charge
Absa-supported ATM	No charge
Saswitch ATM / Post Office terminal	R7,50

## AVIOS CREDIT CARD TRANSACTIONAL AND OTHER FEES

### Statement fees and notifications

Absa ATM mini statement	R7,50
NotifyMe notification fee (SMS, email or fax)	R0,60

### Other fees

Replacement / lost card administration fee <sup>(4)</sup>	R140,00
Unpaid debit order / cheque fee	No charge
Invalid disputes fee – domestic transactions	R50,00
Invalid disputes fee – international transactions	R128,00
Duplicate statement fee	R5,00 per request, R1,00 per page (Max R50,00)
Face-to-face delivery	No charge
Same-day delivery	R490,00
Bank cheque	R150,00
Initiation fee	R170,00
Cashback at Point of Sale (Local POS)	R4,50

<sup>(1)</sup> Credit card monthly facility fee: This fee relates to the cost charged monthly for the routine administration of maintaining your credit facility. This fee enables the everyday use of your credit card and the credit granted.

<sup>(2)</sup> Credit card monthly account fee: This fee relates to the cost charged monthly for the administration and maintenance of the value-added features on your credit card account. This fee enables the 'more than just credit' features on your card.

<sup>(3)</sup> A currency conversion fee of 2,75% (of the rand value of the transaction) applies to any transaction outside South Africa.

<sup>(4)</sup> We may charge a replacement card fee or lost card administration fee at our own discretion.

**When used wisely, your Avios Credit Card is actually cheaper to use than a debit card, as most of your purchase transactions are free. It's also smarter to use your Avios Credit Card instead of using cash – and here's why:**

- You get up to 55 interest-free days on purchases, excluding cash withdrawals, casino transactions, internet banking transfers, fuel purchases and budget plan purchases. This applies if all outstanding balances on the credit card account were fully paid by the due dates. Cash transactions are not included in the interest-free period, as interest is charged from the date of transaction. Terms and conditions apply.
- Avoid paying cash deposit fees when you transfer payments to your credit card using electronic channels (internet, cellphone or ATM).

### Tip:

**Use your credit card for fuel purchases, as no transaction fees are charged on fuel purchases made using a credit card.**

**For more information visit [avioscard.co.za](http://avioscard.co.za)**

Terms and conditions apply.