

## PRICING GUIDE

January 2008

### VISA CREDIT CARD

FEES	PERSONAL CLASSIC	PERSONAL GOLD
Credit balance interest	3%	3%

#### DEBIT BALANCES (STRAIGHT ACCOUNT)\*

Accounts opened before 1 June 2007	22,5%	22,5%
Accounts opened after 1 June 2007 and limit < R15 000	22,5%	22,5%
Accounts opened after 1 June 2007 and limit > R15 000	21,5%	21,5%

#### DEBIT BALANCES (BUDGET ACCOUNT)\*

Accounts opened before 1 June 2007	22,5%	22,5%
Accounts opened after 1 June 2007 and limit < R15 000	22,5%	22,5%
Accounts opened after 1 June 2007 and limit > R15 000	21,5%	21,5%

\*Interest on debit balances linked to the prime interest rate

#### CARD FEES All fees are inclusive of VAT

Initiation fee	R150-00	R150-00
Service fee: Principal Card (monthly)	R13-50	R17-75
Service fee: Secondary Card (monthly)	R0-00	R0-00
Replacement card: Principal & Secondary	R80-00	R80-00

#### TRANSACTION FEES All fees are inclusive of VAT

Cash withdrawals (MBL ATM's)	R3-82 per transaction + R1-08 per R100-00	R3-82 per transaction + R1-08 per R100-00
Cash withdrawals (Other local ATM's)	R10-03 transaction + R1-08 per R100-00	R10-03 transaction + R1-08 per R100-00
Cash withdrawals (International ATM's)	R30-00	R30-00
Cash withdrawals (Over-the-counter at MBL)	R30-00	R30-00
Cash withdrawals (Over-the-counter at other local banks)	R35-00	R35-00
Cash withdrawals (Over-the-counter at International banks)	R35-00	R35-00
Cash deposit fee	R2-85 transaction + R1-33 per R100-00	R2-85 transaction + R1-33 per R100-00
ATM Balance enquiry (MBL)	R1-82	R1-82
ATM Balance enquiry (Other local ATM's)	R3-99	R3-99
ATM Balance enquiry (International banks)	R4-50	R4-50

#### ADMINISTRATION & COLLECTION FEES All fees are inclusive of VAT

Overdue	R0-00	R0-00
Over limit fee	R0-00	R0-00
Unpaid debit order	R0-00	R0-00
Dishonored cheque	R0-00	R0-00
Budget consolidation	R0-00	R0-00
Arrangement letter	R0-00	R0-00
Notice of default	R17-00	R17-00
Letter of demand	R17-00	R17-00
Service fee on arrear accounts (monthly)	R50-00	R50-00
Pin replacement fee	R40-00	R40-00

#### DISPUTES All fees are inclusive of VAT

Voucher retrieval (Local)	R50-00	R50-00
Voucher retrieval (International)	R200-00	R200-00
False disputes	R150-00	R150-00

#### COPY OF STATEMENT

Provisional statement	R6-27	R6-27
Duplicate statement	R7-41	R7-41

## PRICING GUIDE

January 2008

### VISA CREDIT CARD

FEES	BUSINESS SILVER	BUSINESS GOLD
Credit balance interest	3%	3%

#### DEBIT BALANCES (STRAIGHT ACCOUNT)\*

Accounts opened before 1 June 2007	22,5%	22,5%
Accounts opened after 1 June 2007 and limit < R15 000	22,5%	22,5%
Accounts opened after 1 June 2007 and limit > R15 000	21,5%	21,5%

#### DEBIT BALANCES (BUDGET ACCOUNT)\*

Accounts opened before 1 June 2007	N/A	N/A
Accounts opened after 1 June 2007 and limit < R15 000	N/A	N/A
Accounts opened after 1 June 2007 and limit > R15 000	N/A	N/A

\*Interest on debit balances linked to the prime interest rate

#### CARD FEES All fees are inclusive of VAT

Initiation fee	R150-00	R150-00
Service fee: Principal Card (monthly)	R11-75	R17-00
Service fee: Secondary Card (monthly)	R11-75	R17-00
Replacement card: Principal & Secondary	R80-00	R80-00

#### TRANSACTION FEES All fees are inclusive of VAT

Cash withdrawals (MBL ATM's)	R3-82 per transaction + R1-08 per R100-00	R3-82 per transaction + R1-08 per R100-00
Cash withdrawals (Other local ATM's)	R10-03 transaction + R1-08 per R100-00	R10-03 transaction + R1-08 per R100-00
Cash withdrawals (International ATM's)	R30-00	R30-00
Cash withdrawals (Over-the-counter at MBL)	R30-00	R30-00
Cash withdrawals (Over-the-counter at other local banks)	R35-00	R35-00
Cash withdrawals (Over-the-counter at International banks)	R35-00	R35-00
Cash deposit fee	R2-85 transaction + R1-33 per R100-00	R2-85 transaction + R1-33 per R100-00
ATM Balance enquiry (MBL)	R1-82	R1-82
ATM Balance enquiry (Other local ATM's)	R3-99	R3-99
ATM Balance enquiry (International banks)	R4-50	R4-50

#### ADMINISTRATION & COLLECTION FEES All fees are inclusive of VAT

Overdue	R150-00	R150-00
Over limit fee	R150-00	R150-00
Unpaid debit order	R150-00	R150-00
Dishonored cheque	R150-00	R150-00
Budget consolidation	R150-00	R150-00
Arrangement letter	R150-00	R150-00
Notice of default	R35-00	R35-00
Letter of demand	R75-00	R75-00
Service fee on arrear accounts (monthly)	R0-00	R0-00
Pin replacement fee	R40-00	R40-00

#### DISPUTES All fees are inclusive of VAT

Voucher retrieval (Local)	R50-00	R50-00
Voucher retrieval (International)	R200-00	R200-00
False disputes	R150-00	R150-00

#### COPY OF STATEMENT

Provisional statement	R6-27	R6-27
Duplicate statement	R7-41	R7-41