

Foreign Exchange

Some of the more common foreign exchange transactions are listed below. More information on charges can be obtained from your nearest Branch.

- **Sale of foreign traveller's cheques**

1.45% charged on the Rand value

Minimum charge R75.00

- **Purchase and sale of foreign notes**

1.70% charged on the Rand value

Minimum charge R50.00

- **Foreign outward electronic payments**

0.45% charged on Rand value

Minimum charge R175.00

Maximum charge R585.00

SWIFT fees per transaction R90.00

- **Foreign inward electronic payments**

Less than R1,000.00 R 75.00

R1,000.01 to R3,000.00 R150.00

Above R3,000.00 - 0.425% Min R175.00

Max R500.00

Further information

For more information on our latest fees, and assistance in maximising the benefits of our products and services, visit your nearest Mercantile Bank Branch; call us on 0860 309 250, or visit www.mercantile.co.za

Mercantile Bank's tips on reducing your banking costs

Interest

- Pay off your loans with the highest interest rates first.
- Do not borrow to cover your daily living expenses.

Bank charges

- Bank electronically
ATM's, BANK@bility and Tel@bility offer you facilities that are cheaper to use than Branches or cheques.
- ATM's
Use ATM's to withdraw cash. Remember to use Mercantile Bank ATM's wherever possible to avoid paying SASWITCH charges.
- Avoid penalty charges
Avoid charges for denied transactions by ensuring you have sufficient funds available in your account to cover the amount of the transaction.
- Minimise cash related fees
Avoid cash deposit and handling fees by using payment methods such as transfers and electronic payments.
- Avoid penalties on your credit card
To secure up to 55 days of interest free credit, pay the instalment on your credit card by the due date.



sharecall 0860 800 900

www.mercantile.co.za

Mercantile Bank Limited. Reg. No. 1965/006706/06.
An Authorised Financial Services and Credit Provider
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Pricing

focus on value



Pricing Guide

This brochure provides an overview of our pricing in order to help you make the right choices for your banking requirements.

All prices include VAT and are effective as of 1 January 2008.

Electronic Banking

By making use of our cost effective electronic banking services, you can save on banking charges whilst accessing banking services whenever you need them.

Business

- Monthly subscription

BANK@bility	R302.50*
BANK@bility Lite	R 57.00
Tel@bility	R34.20

* The monthly subscription rate includes the "Once-off payment" module, saving you an additional modular fee of R45.60

- Transaction costs

Between Mercantile Bank accounts (per transaction)	R3.42
To accounts held at other banks (per transaction)	R6.61

Individuals

- Monthly subscription

BANK@bility	R34.20
BANK@bility Lite	R26.52
Tel@bility (monthly subscription)	R34.20

- Transaction costs

Between Mercantile Bank accounts (per transaction)	R3.00
To accounts held at other banks (per transaction)	R3.88

For further details call the BANK@bility Call Centre: 0860-11-99-23

Current Account

Cheque Process Fees

- Individual R4.82/R2.02/R28.10
- Business R5.77/R1.57/R32.40

Process fees are based on a three-part formula. The formula R4.82/R2.02/R28.10 indicates that you will pay R4.82 for the first R100, plus R2.02 for each R100 or part thereof, with a maximum of R28.10. By way of example, on a cheque of R800.50 the process fees would be R20.98 (R4.82 + {R2.02x 8}).

By making use of our cost effective electronic banking services, you can save on banking charges whilst accessing banking services whenever you need them.

The cost of cash transactions

Cash withdrawals and deposits made over the counter attract the following charges:

Cash Deposit Fee

A processing fee of R2.85 per transaction plus R1.33 per R100.00 is payable

Cheque encashment fee

Cheque process fee plus R1.33 per R100 (Minimum R10.00)

Card withdrawal fee

At the Counter	R1.33 per R100 is payable
At MBL ATM	R3.82 for the first R100 plus R1.08 per R100 thereafter
Other ATM	R10.03 for the first R100 plus R1.08 per R100.00 hereafter

Statement

At the counter	R6.27
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Balance enquiry

At the counter	R2.00
At MBL ATM	Free
Other ATM	R3.99

Penalty fees

R/D Cheques*	R148.09
Over the Limit fee	R171.00
Debit Order returns**	R148.09

* Cheques referred to drawer

** Debit orders not provided for

Guarantees

All secured guarantees issued by the bank have an establishment fee of 1% (minimum R855.00). The renewal fees are determined by the type and security held by the guarantee. All commissions are payable on the basis of 6 months or part thereof.

Credit Card

Credit Card Charges are detailed in a separate communication.

For further information please contact the nearest Mercantile Bank Branch or call Call Centre on 0860 11 99 25.