



# MINIMUM FICA THRESHOLDS & LIMITS



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FICA TYPE	CLASSIC (Wallet)	ACHIEVER (Full FICA)
<b>Required Supporting FICA Documents</b>	<ul style="list-style-type: none"> <li>Identity document only (SA Residents) <b>or</b></li> <li>Passport only <b>or</b></li> <li>Asylum seeker document</li> </ul>	<ul style="list-style-type: none"> <li>Identity document only (SA Residents) <b>or</b></li> <li>Passport &amp; valid permit <b>or</b></li> <li>Asylum seeker document</li> <li><b>AND</b> proof of address</li> </ul>
<b>Accounts/Wallets Allowed Per Co-brand (NB)</b>	1	Unlimited
<b>Temporary Residents Allowed</b>	Yes	Yes
<b>Relevant Checks Per RMCP</b>	Yes	Yes
<b>TRANSACTIONAL RESTRICTIONS</b>		
<b>International Transactions</b>	No international	Allowed
<b>Balance Thresholds</b>	Yes	Yes
<b>Transaction Limits</b>	Yes	Yes
<b>Deposit Source</b>	Single-source / Multiple-source	Multi-source

<b>FICA THRESHOLDS AND LIMITS</b>	<b>CLASSIC (Wallet)</b>	<b>ACHIEVER (Full FICA)</b>
<b>POS PURCHASE LOCAL</b>		
<b>Per Transaction</b>	R10 000	R50 000
<b>Per Day</b>	R20 000	R100 000
<b>POS PURCHASE INTERNATIONAL</b>		
<b>Per Transaction</b>	n/a	R50 000
<b>Per Day</b>	n/a	R100 000
<b>CASH WITHDRAWALS – ATM LOCAL</b>		
<b>Per Transaction</b>	R2 000	R2 000
<b>Per Day</b>	R2 000	R10 000
<b>CASH WITHDRAWALS – INTERNATIONAL</b>		
<b>Per Transaction</b>	n/a	R2 000
<b>Per Day</b>	n/a	R10 000
<b>PURCHASE WITH CASH</b>		
<b>Per Transaction</b>	R2 000	R2 000
<b>Per Day</b>	R2 000	R10 000
<b>EFT Payment / Transfer</b>	n/a	R50 000
<b>Balance Thresholds</b>	R25 000	R500 000
<b>Maximum Monthly Credits (Deposits)</b>	R25 000	R500 000
<b>Maximum Daily Debit Spend</b>	R20 000	R100 000
<b>Maximum Monthly Debit Spend</b>	R25 000	R500 000

## FEES PAYABLE BY CARDHOLDER

TRANSACTION TYPE	2024 INCL VAT
Activation Fee (Once Off)	R25,00
Monthly Fee - Card And Account	R15,00
Debit Order	R8,00
Card Replacement Fee	R50,00
Point Of Sale - Local	-
Point Of Sale - International	R15,00
Point Of Sale – International - % Fee	2%
Purchase With Cash At POS	R10,00
Cash Out At Retailers	R10,00
ATM Cash Withdrawal – Local Per Transaction	R8,00
ATM Cash Withdrawal – Local Per R100 Or Portion Thereof	R2,00
ATM Cash Withdrawal – International	R100,00
3D Secure Fee	R2,00
EFT Payment (Any Channel)	R5,00



# THANK YOU

