

MINIMUM FICA THRESHOLDS & LIMITS



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FICA TYPE	CLASSIC (Wallet)	ACHIEVER (Full FICA)
Required Supporting FICA Documents	- Identity document only (SA Residents) or - Passport only or - Asylum seeker document	- Identity document only (SA Residents) or - Passport & valid permit or - Asylum seeker document AND proof of address
Accounts/Wallets Allowed Per Co-brand (NB)	1	Unlimited
Temporary Residents Allowed	Yes	Yes
Relevant Checks Per RMCP	Yes	Yes
TRANSACTIONAL RESTRICTIONS		
International Transactions	No international	Allowed
Balance Thresholds	Yes	Yes
Transaction Limits	Yes	Yes
Deposit Source	Single-source / Multiple-source	Multi-source

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

FEES PAYABLE BY CARDHOLDER

TRANSACTION TYPE	2025 INCL VAT
Activation Fee (Once Off)	R25,00
Monthly Fee - Card And Account	R15,00
Debit Order	R10,00
Card Replacement Fee	R50,00
Point Of Sale - Local	-
Point Of Sale - International	R20,00
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	R10,00
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

