

CREDIT CARD

FROM 1 JANUARY 2026

CREDIT CARD TYPE	SILVER	GOLD	BLACK
Secondary card service fee	R20.00		
PURCHASES			
Domestic card purchases	free		
CASH WITHDRAWALS			
Branch counter (any local branch)	R100 +R10.00/100		
Absa ATM	R10.00+R3.00/R100	R10.00+R3.00/R100	R10.00+R3.00/R100
POS withdrawal	R1.50	R1.50	R1.50
Saswitch ATM	R10.00+R3.00/R100	R10.00+R3.00/R100	R10.00+R3.00/R100
Overseas ATM	R100+R3.00/R100	R100+R3.00/R100	R100+R3.00/R100
CASH DEPOSITS			
Absa ATM deposit	R2.50 per R100.00		
Branch counter	R5.00 + R5.00/R100		
BALANCE ENQUIRIES			
Absa ATM balance enquiry fee	R10.00		
Absa-supported ATM balance enquiry fee	R10.00		
Saswitch ATM balance enquiry fee	R10.00		
STATEMENT FEES			
Absa ATM mini statement fee	R10.00		
OTHER FEES			
Card replacement fee	R160.00		
Collection fee	As per required of the Debt Collectors Act, No 114 of 1998		
Unpaid debit order fee	R10.00		
Card courier fee	R180.00		
Comprehensive Balance Protection (primary)	R5.50 per R1000.00 outstanding balance	R5.50 per R1000.00 outstanding balance	R5.50 per R1000.00 outstanding balance
Comprehensive Balance Protection (secondary)	R5.50 per R1000.00 outstanding balance	R5.50 per R1000.00 outstanding balance	R5.50 per R1000.00 outstanding balance
Initiation fee	N/A	R199.00	R199.00
Banking online	free		
International currency conversion fee	2.5% of rand value of transaction		
Beneficiary Account Payments:	3% (Min R13.00)		
International Transaction Fee	2.5% of trx		
Insufficient Decline Fee	R10.00		

NEW FEE STRUCTURE FROM 1 JULY 2026

Monthly credit facility service fee: This is 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, which includes: no transaction fees on purchases, 24/7 service lines, worldwide acceptance and safe, secure and convenient shopping. This fee is governed by the National Credit Regulator.

Monthly account fee: This is the cost charged monthly for the administration and maintenance of the value-added features on your credit card account. This fee isn't governed by the National Credit Regulator.



BENEFITS

- **GET QUARTERLY CASHBACK** on all your shopping, including fuel **at any service station.**
- **GET FREE DELIVERY*** from **Woolies online.**
- **GET FREE COFFEE***. Enjoy **2 free Woolies coffees monthly.**
- **GET EASY ACCESS.** Use it to withdraw cash from **any ATM in the world.**
- **GET 24/7 CONVENIENCE.** Manage your account, access vouchers and exclusive offers **anytime, anywhere on our Woolies app.**

PLEASE TAKE NOTE OF THE FOLLOWING

From 1 July 2026, our new fee structure will be effective. Continuing to use your Woolies Credit Card from 1 January will mean you've accepted the new fees.

Fees quoted are valid from 1 January 2026 and are VAT inclusive. Woolworths Financial Services reserves the right to amend product features or pricing at any time with reasonable notice. We further reserve the right to reprice our products at any time subject to regulatory or legislative changes. Interest rates appear on your monthly Woolies Credit Card statement. A copy of the product terms and conditions can be obtained from our website at www.woolworths.co.za/wfs

Ts & Cs apply. *Black Credit Card only.

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