



Mercantile Bank
privatepractice



PRICING GUIDE 2019

Inspired by entrepreneurs. Partnering with professionals in private practice.

Peruse Mercantile Bank's Private Practice Pricing Guide 2019. This will help guide you to choose the right products that suit your banking needs.

PRIVATE PRACTICE PERSONAL PRICING

Monthly service fee	R 375,00
Included transactions	
Mobile banking (app/internet)	Included
Recurring payment (app/internet)	Included
Internal & external debit orders	Included
EFT's (app/internet)	Included
EFT Inter Account	Included
OD service fee	Included
Email statement	Included
Loyalty	
Earn 0.66c for every R100 spent on your Private Practice credit card purchases on our loyalty rewards programme ^{*1}	No activation fees / No tiers
Free Local Bidvest premier lounge accesses depending on your 3 month average spend. Guests can be brought in (a fee of R237.06 local lounges and R353.07 international lounges and R45 extended stay per person if not enough visits earned on the credit card spend) ^{*1}	1 free access on sign-up

¹<http://privatebank.mercantile.co.za/pages/terms-conditions.aspx>

PRIVATE PRACTICE PERSONAL CHEQUE ACCOUNT

Transaction fees	
CHQ deposits	R30.00
Cash deposits	R7,85 + 2.00%
Cash withdrawals	2.00% per R100,00
Unpaid debit order/cheque fee	R191,67
Over limit fee	R161,40
Straight through payment	R 60,53

PRIVATE PRACTICE CREDIT CARD

Card replacement fee (principle and secondary)	R42.37
Included transactions	
Initiation fee	Included
Service fee	Included
All local ATM withdrawals (from any Saswitch ATM)	Included
ATM balance enquiry (Mercantile)	Included
ATM balance enquiry (Saswitch)	Included
Purchases	Included
Reissue card fee	Included
Transaction & notification SMS	Included
Transaction fees	
International withdrawals	1.00% of amount withdrawn
OTC (own branch)	R40,35 + 1.80%
ATM balance enquiry international	R9,08
Cash deposit fee	R8.55 + 1.80% per R100.00
Administration & collection fees	
Pin replacement SMS	R4,04
Courier delivery fee	R250.00
Urgent courier delivery fee	R480.00
Late payment/ unpaid debit order / over limit fee	R250.00
Disputes	
Voucher retrieval (local)	R80.70
Voucher retrieval (international)	R288.51
False disputes	R258.43
Interest rates	
Debit interest rate	Prime + 2.00%
Credit interest rate	1.50%

PRIVATE PRACTICE BUSINESS PRICING

Monthly service fee including internet banking*		R53.50
*Must have the Private Practice personal bundle to have access to this offering¹		
Loyalty		
Earn 0.50c for every R100 spent on your Private Practice credit card purchases on our loyalty rewards programme * ¹		No activation fees / No tiers
Free Local Bidvest premier lounge accesses depending on your 3 month average spend. Guests can be brought in (a cost of R237.06 local lounges and R353.07 international lounges and R45,00 extended stay if not enough free visits earned on credit card spend) * ¹		1 free access on sign-up

¹<http://privatebank.mercantile.co.za/pages/terms-conditions.aspx>

PRIVATE PRACTICE BUSINESS CHEQUE ACCOUNT

Transaction Fees	
CHQ deposits	
Cash deposits	R7,85 + 2.00%
Cash withdrawals	2.00%
Unpaid debit order/cheque fee	R191.67
Over limit fee	R161,40
Provisional statement in branch issue	R20.00
Duplicate statement	R21.40
Straight through payment	R60,53
Recurring payment (app/internet)	R10,09
Internal & external debit orders	R10,09
EFT's (app/internet)	R5,04
EFT Inter Account	R2,52
OD service fee	R26.73
SARS e-filing payment	R35,31
Over the counter / in branch payment request	R18,76

BUSINESS GOLD CREDIT CARD

Card replacement fee (principle and secondary)	R141.23
Included Transactions	
Initiation fee	Included
ATM balance enquiry (Mercantile)	Included
Purchases	Included
Reissue card fee	Included
Transaction & notification SMS	Included
Transaction fees	
Service fee	R40.00
Own ATM withdrawals	R8,55 + 2.00%
Other ATM withdrawals	R17.00+ 1.42%
ATM balance enquiry (Saswitch)	R6,05
International withdrawals	R37.00 + 2.41%
OTC withdrawal (own branch)	R40,35 + 2.00%
ATM balance enquiry international	R9,08
Cash deposit fee	R8,55 + 2.00%
Administration & collection fees	
Pin replacement SMS	R4.04
Courier delivery fee	R250.00
Urgent courier delivery fee	R480.00
Late payment/ unpaid debit order / over limit fee	R250.00
Disputes	
Voucher retrieval (local)	R80,70
Voucher retrieval (international)	R288,51
False disputes	R258,43
Interest rates	
Debit interest rate	Prime + 4.50%
Credit interest rate	0,00%

FOREIGN EXCHANGE

Transaction fees	
Foreign notes sales	2.00% of Rand value min of R230,00
Outgoing forex fee	0.60% of Rand value min R345.00 max R862.50
Incoming forex payments	0.60% of Rand value min R287.50 max R862.50
Swift fee per transaction	R138.00
Lending	
NCA residential home loan excluded from the bundle	
Initiation fee	R6 037.50
Monthly service fee	R39.71
Cash deposit fee	R7,85 + 2.00% of amount deposited
NCA instalment sale excluded from the bundle	
Initiation fee	R1 207.50
Monthly service fee	R57,50
Cash deposit fee	R7,85 + 2.00% of amount deposited
NCA medium term loan excluded from the bundle	
Initiation fee	R1 207.50
Cash deposit fee	R7,85 + 2.00% of amount deposited

For more information on our latest fees and assistance in maximising the benefits of our products and services contact your Private Practice Banker or call us on 086 030 9250

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The Bank at all times reserves the right to review and amend charges and fees on all products, accounts and transactions.