

2018 British Airways
Credit Card Pricing Guide



We're committed to transparency with our 2018 fees and charges, and with the British Airways Credit Card we also provide you with more than just credit – you enjoy a host of world-class value-added benefits.

There are costs involved with the use of your British Airways Credit Card, but at the same time many benefits have been added to make it more than just a credit card. Some of these include no transaction fees on purchases, 55 days interest-free, 24/7 online banking, face-to face card delivery and worldwide acceptance.

British Airways Credit Card customers also receive Priority Check-in when flying with British Airways (operated by Comair), SLOW Lounge access when spend tier thresholds are reached, automatic basic travel insurance and World MasterCard® benefits. In addition, you also get Purchase Protection and Extended Warranty.

| BRITISH AIRWAYS CREDIT CARD TRANSACTIONAL AND OTHER FEES | |
|---|-----------------------------------|
| Credit card monthly facility fee ⁽¹⁾ | R25,00 pm |
| Credit card monthly account fee ⁽²⁾ | R50,00 pm |
| Secondary card (per plastic) | R15,00 pm |
| Purchases | |
| Credit card purchases ⁽⁴⁾ | No charge |
| Cash withdrawals | |
| Branch counter (any local bank) | R60,00 + R1,65 / R100 |
| Absa ATM | R4,50 + R1,40 / R100 |
| Absa-supported ATM ⁽³⁾ | R7,50 + R1,40 / R100 |
| Saswitch ATM ⁽³⁾ | R10,50 + R1,40 / R100 |
| Overseas ATM ⁽⁴⁾ | R60,00 |
| Deposits | |
| Cheque deposit: Branch counter | R40,00 |
| Cheque deposit: Absa ATM | No charge |
| Cash deposit: Branch counter | R8,00 + R1,60 / R100 (Min R35,00) |
| Cash deposit: Absa ATM | R4,50 + R1,40 / R100 |
| Account payments and funds transfers | |
| Account payments • Absa ATM | R8,50 |
| Funds transfers • Branch counter • Absa ATM | R60,00 No charge |
| Balance enquiries | |
| Absa ATM | R1,75 |
| Absa-supported ATM | R4,25 |
| Saswitch ATM / Post Office terminal | R7,00 |

| BRITISH AIRWAYS CREDIT CARD TRANSACTIONAL AND OTHER FEES | |
|---|---|
| Statement fees and notifications | |
| Absa ATM ministatement | R7,00 |
| NotifyMe notification fee (SMS, email or fax) | R0,55 |
| Other fees | |
| Replacement / lost card administration fee ⁽⁵⁾ | R140,00 |
| Unpaid debit order / cheque fee | No charge |
| Invalid disputes fee – domestic transactions | R50,00 |
| Invalid disputes fee – international transactions | R120,00 |
| Duplicate statement fee | R5,00 per request, R1,00 per page (Max R50) |
| Face-to-face delivery | No charge |
| Same-day delivery | R455,00 |
| Bank cheque fee | R125,00 |
| Initiation fee | R165,00 |
| Cashback at Point of Sale (Local POS) | R4,50 |

⁽¹⁾ Credit card monthly facility fee: This fee relates to 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.

⁽²⁾ Credit card monthly account fee: This fee relates to the cost charged monthly for the administration and maintenance of the value-added features on your credit card account. This fee enables the 'more than just credit' features on your card.

⁽³⁾ A convenience premium of R3,00 or R6,00 is included in this tariff when withdrawing from either an Absa-supported or Saswitch ATM / Post Office terminal.

⁽⁴⁾ A currency conversion fee of 2,75% (of the rand value of the transaction) applies to any transaction outside South Africa.

⁽⁵⁾ We may charge a replacement card fee or lost card administration fee at our own discretion.

When used wisely, your British Airways Credit Card is actually cheaper to use than a debit card, as most of your purchase transactions are free. It's also smarter to use your British Airways Credit Card instead of using cash – and here's why:

- This credit card allows you to earn Avios each time you swipe and also includes a range of exciting, lifestyle-enhancing special offers and discounts from MasterCard®. It also includes promotions on shopping, travel, dining and lifestyle items, together with automatically Extended Warranties and Purchase Protection.
- You get up to 55 interest-free days on purchases, excluding cash withdrawals, casino transactions, internet banking transfers, fuel purchases and budget plan purchases. This applies if all outstanding balances on the credit card account were fully paid by the due dates. Cash transactions are not included in the interest-free period, as interest is charged from the date of transaction. Terms and conditions apply.
- Avoid paying cash deposit fees when you transfer payments to your credit card using electronic channels (internet, cellphone or ATM).

Tip:

Use your credit card for fuel purchases as no transaction fees are charged on fuel purchases made using a credit card.

For more information visit bacard.co.za

Terms and conditions apply.