

**1 January 2025  
British Airways Credit Card  
Pricing Guide**



## We're committed to transparency with our 2025 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, on meeting qualifying criteria up to 55 days interest-free, 24/7 Online Banking, face-to-face card delivery and worldwide acceptance.<sup>(6)</sup>

All fees below are inclusive of VAT.

### Bidvest Airport Lounge access

(SA airports only – domestic and international departure lounges)

#### Primary Credit Card holder:

- Four domestic lounge visits per year
- Four international lounge visits per year
- Preferential rate thereafter

#### Secondary Card holders:

- Customer shares above benefit
- Primary Credit Card holder

British Airways Credit Card transactional and other fees	
Credit card monthly facility fee <sup>(1)</sup>	R30.00pm
Credit card monthly account fee <sup>(2)</sup>	R80.00pm
Additional credit card (per card)	R20.00pm
<b>Purchases</b>	
Credit Card POS local <sup>(5)</sup>	<b>No charge</b>
Credit Card POS international purchases <sup>(3)(5)</sup>	<b>No charge</b> (2.5% currency conversion fee apply)
Credit Card POS International fee	2.5% of transaction amount
<b>Cash withdrawals</b>	
Branch counter (any local bank)	R100.00 + R5.00/R100.00
Absa ATM	R2.60/R100.00
Absa-supported ATM <sup>(3)</sup>	R2.60pm
Saswitch ATM	R10.00 + R2.60/R100.00
Overseas ATM <sup>(3)</sup>	R100.00
<b>Deposits</b>	
Cash deposit: Branch counter	R5.00/R100.00
Cash deposit: Absa ATM	R2.60/R100.00
<b>Account payments and funds transfers</b>	
ATM payments	1.5% (Maximum R29.00)
Beneficiary payments (Absa to Absa) (Absa ATM, Internet Online, Mobile & Chat Banking)	1.5% (Maximum R29.00)
Beneficiary payments (Absa to Other banks)(Absa ATM, Internet Online, Mobile & Chat Banking)	1.5% (Maximum R29.00)
Beneficiary payments (Branch)	R100.00
Online, Mobile and Telephone Banking <sup>(6)</sup>	<b>No charge</b>
Funds transfers <ul style="list-style-type: none"> <li>• Branch counter</li> <li>• Absa ATM</li> </ul>	R100.00 <b>No charge</b>
<b>Balance enquiries</b>	
Absa ATM	<b>No charge</b>
Absa-supported ATM	<b>No charge</b>
Saswitch ATM/Post Office terminal	R10.00

British Airways Credit Card transactional and other fees	
Statement fees and notifications	
Absa ATM ministatement	R10.00
NotifyMe notification fee (SMS, email or fax)	R0.60
Other fees	
Unpaid debit order	No charge
Invalid disputes fee – domestic transactions <sup>(6)</sup>	No charge
Invalid disputes fee – international transactions <sup>(6)</sup>	No charge
Duplicate statement fee * Single replacement copy * Any additional copies of the same statements	No charge
Face-to-face delivery	No charge
Archived bank statements (Online)	No charge
Tax certificate (per statement) * Branch * Online - Current year - Previous year	No charge
Urgent card delivery via Courier	Depend on area
Initiation fee	R199.00
Notice/proof of payment (Online, Mobile, Telephone) - SMS   email   fax	R1.25   R1.25   R12.00
Cash back at point of sale (Local POS)	No charge
Insufficient funds fee (in respect of any insufficient funds decline)	R10.00
Statement fee if email   fax	R2.00   R12.00
CashSend <sup>(5)</sup>	R2.60/R100.00
Prepaid top-up for airtime and electricity - Absa ATM, POS, Online, Mobile, Telephone (IVR) - Saswitch ATM	R1.50 R12.00
Lotto purchase via an Absa channel <sup>(5)</sup>	R2.70
Account verification fee	R7.00
Mobile Banking Lite (120* 22272#)	
Monthly fees Account payments Funds transfers Balance enquiries Statement enquiries Stamped statement fee SMS notice/proof of payment made via - Online - Mobile - Telephone	No charge No charge No charge R0.60 R0.60 mini statement via SMS R10.00 R1.25 R1.25 R1.00

- (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 currency conversion fee of 2.75% (of the rand value of the transaction) applies to any transaction outside South Africa. The currency conversion fee will be changed to 2.5% from 6 January 2025.
- (4) We may charge a replacement card fee or lost card administration fee at our own discretion.

Terms and conditions apply.

British Airways Credit Card – Supported and Issued by Absa Bank Limited an Authorised Financial Service Provider and Registered Credit Provider NCRCP7

- (5) An international transaction fee of 2.5% (of the rand value of the transaction) applies to any transaction performed in or outside of South Africa through an international merchant.
- (6) Important to note that CashSend®, prepaid and Lotto transactions are not available via the British Airways Digital Banking. If you have an existing Absa Internet Banking/Absa Banking App profile, you will be able to perform these transactions by using your British Airways Credit Card.
- (7) Up to 55 days interest-free on qualifying Credit Card purchases, subject to full payment of the outstanding balance by the payment due date. Interest is charged from the transaction date on cash withdrawals, casino transactions, fund transfers (inter-account, branch and ATM), budget plan purchases, ATM account payments, beneficiary payments, CashSends®, prepaid and Lotto. Terms and conditions apply. Visit [bacard.co.za](http://bacard.co.za)
- Avoid paying cash deposit fees when you transfer payments. No fees are charged on electronic fund transfers to your Credit Card Account using electronic channels (internet, App, USSD, telephone banking or ATM).
  - Automatic Basic Travel Insurance cover whenever international return travel tickets are purchased, and you have the option to purchase Top-up cover.\*
  - Optional Credit Life Protection Plan is an optional offering that provides cover for death, terminal illness, total permanent disability, total temporary disability, critical illness and loss of income. The cost of this plan is a percentage of the average outstanding balance per month. The maximum monthly premium rate is 0.41% of the average outstanding balance.\*\*

\* Absa Travel Insurance is underwritten by Bryte Insurance Company Limited, a licensed insurer and an authorised FSP (17703).

\*\* Underwritten by Absa Life Limited, an insurer licensed to conduct life insurance business (1121). Registration number 1992/001738/06

**Tip:**

**No transaction fees are charged on fuel purchases made using your credit card.**

**For more information visit [bacard.co.za](http://bacard.co.za)**