

1 January 2024 British
Airways Credit Card Pricing
Guide



We're committed to transparency with our 2024 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.⁽⁶⁾

All fees below are inclusive of VAT.

Bidvest Airport Lounge Access

(SA Airports only – Domestic and International Departure Lounges)

Primary Credit Card Holder:

- 4 Domestic Lounge visits per year
- 4 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 ⁽¹⁾	R30,00 pm
Credit card monthly account fee ⁽²⁾	R70,00 pm
Additional credit card (per card)	R20,00 pm
Purchases	
Credit card purchases ⁽³⁾	No charge
Cash withdrawals	
Branch counter (any local bank)	R100,00 + R4,00 / R100
Absa ATM	R2,50 / R100
Absa-supported ATM ⁽³⁾	R2.50 / R100
Saswitch ATM	R10,00 + R2.50 / R100
Overseas ATM ⁽³⁾	R100,00
Deposits	
Cash deposit: Branch counter	R4.00 / R100
Cash deposit: Absa ATM	R2.50 / R100
Account payments and funds transfers	
Beneficiary Payments (Absa to Absa)(Absa ATM, Internet Online, Mobile & Chat Banking)	R15,00
Beneficiary Payments (Absa to Other banks)(Absa ATM, Internet Online, Mobile & Chat Banking)	R15,00
Beneficiary Payments (Branch)	R80,00
Online, Mobile and Telephone Banking ⁽⁶⁾	No Charge
Funds transfers <ul style="list-style-type: none"> • Branch counter • Absa ATM 	R100,00 No charge
Balance enquiries	
Absa ATM	No charge
Absa-supported ATM	No charge
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 ⁽⁶⁾	No charge
Invalid disputes fee – international transactions ⁽⁶⁾	No charge
Duplicate statement fee * Single replacement copy * Any additional copies of the same statements	No charge 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 No charge No charge
Urgent Card delivery via Courier	Depend on Area
Initiation fee	R175,00
Notice/proof of payment (Online, Mobile, Telephone) - SMS E-mail Fax	R1,25 R1,25 R12,00
Cashback at Point of Sale (Local POS)	No charge
Insufficient funds fee (in respect of any insufficient funds decline)	R10,00
Statement fee if E-mail Fax	R2,00 R12,00
CashSend ⁽⁵⁾	R2,50 R100
Prepaid Airtime, Electricity & Data Topup - Absa ATM, POS, Mobile and Telephone (IVR)	R1,50
Prepaid Airtime, Electricity & Data Topup - Saswitch	R12,00
Lotto purchase via an Absa channel ⁽⁵⁾	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 R12,00

⁽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.

⁽⁴⁾ We may charge a replacement card fee or lost card administration fee at our own discretion.

⁽⁵⁾ 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 Terms and conditions apply.

transactions by using your British Airways credit card.

Terms and conditions apply.

British Airways Credit Card – Supported and Issued by Absa Bank Limited an Authorised Financial Service Provider and Registered Credit Provider NCRCF7

⁽⁶⁾ 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

- 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