

# Multiply Money Card Fees

Your Multiply+ Money Card makes it easy to use your money smartly. Use your Multiply Money Card to spend your cashbacks or pay for medical expenses.

## One card, two ways to use it:

**Spend your cashbacks:** Use your card anywhere in South Africa to pay for your purchases with the cashbacks in your Multiply Money payment wallet.

**Pay for medical expenses:** If you're a Momentum Medical Scheme Member, you can now use your card at a healthcare provider, pharmacy or even a vet in South Africa using the funds in your Momentum HealthSaver+ account. If you are a Multiply+ Premier member, you will not pay any monthly fees for the Multiply Money Card. If you have Multiply+ Starter with a HealthSaver account, the Multiply Money Card costs just R12 a month. All card fees will be debited from your HealthSaver account.

Monthly fee for Multiply Premier members, 1 card on Multiply Money	Free
Monthly fee for secondary cardholders linked to a HealthSaver	R12
Monthly fee for Multiply Starter members with a primary card linked to HealthSaver	R12
First Multiply Money Card – issue and delivery fee	Free
Card replacement (including delivery)	R165
Expired card re-issue (including delivery)	R165
Urgent card delivery	R195
Unsuccessful card delivery fee from 2nd attempt	R165
Change PIN, from 2nd change	R2
Point-of-sale payments	Free
Online payments using 3D Secure	Free
Declined transactions	R4
Dispute fee – if not resolved in your favour	R200

+ You may choose to make use of additional products available from Momentum to seamlessly enhance your medical aid. Momentum is not a medical scheme, and is a separate entity to Momentum Medical Scheme. The complementary products are not medical scheme benefits. You may be a member of Momentum Medical Scheme without taking any of the complementary products.

## Get in touch

Contact your financial adviser to find out more about Multiply's partners and incredible rewards, call 0861 88 66 00 or visit [multiply.co.za](https://multiply.co.za)

