

Reload Mobile Money FAQs

1. What is Reload Mobile Money and Visa Card?

Reload is a prepaid Mobile Money account that is activated using your cellular phone number and giving you access to your funds via cellphone banking and a linked Visa Card. You are able to receive funds or deposit funds into your account, withdraw cash from any ATM or at selected till points, and pay for items in-store using your card.

Reload can be loaded with funds via an internet Electronic Funds Transfer (EFT) or at ABSA branches countrywide.

2. What are the benefits of the Reload Prepaid Visa Card?

- There is no paperwork - no credit checks
- There are no transaction fees when using Reload card to pay in-store – it is free
- You earn interest on balances over R500
- Lower cash withdrawal fees are charged using a Cash Express ATM
- It is easy to load with funds – either by EFT or cash deposit at Absa Bank branches

Buying a Reload card

1. Do I have to be a certain age to get a Reload account?

Reload is only for sale to individuals of 16 years and older. However, children under 16 may also utilise a Reload account if they have consent from parents or guardians.

2. Can I have more than one Reload account?

Basic FICA (Financial Intelligence Centre Act) requirements allow only one card to be linked to your identity number, but by providing your full FICA documentation will allow you to have up to 3 cards.

Activation of a Reload account

1. How do I activate my card?

You have a choice to activate your card in any of the following 3 ways:

- a. SMS your Reload client reference number (12 digit number on the back of your card)*Name*Surname*South African identity number to 41641.
Example: 172945998901*John*Smith*7912055090081
- b. Activate your card online at our website www.reloadcard.co.za. You will need your Client Reference Number (12 digit number on the back of your card), name, surname and South African identity number.
- c. Call Reload Customer Services on 0861 877 782 to give us your client reference number (12 digit number on the back of your card), name, surname and South African identity number.

If your activation is successful, you will receive a confirmation SMS together with your unique PIN. Please keep your PIN safe and do not let anyone else know your PIN.

2. Will my credit record be checked at time of activation?

There is no credit check required for the Reload account at time of activation or thereafter. We do need to do FICA verification and verify your identity number before activating the card. This is done automatically and immediately.

3. What FICA checks are done on my identity number?

The FICA Act 38 of 2001 requires that we check your identity number and name against a Fraud and Home Affairs database.

4. What happens if my activation request is unsuccessful?

If your request is unsuccessful, we will advise you of this either by SMS, by leaving you a message on the website or one of our agents will call you and the reason for being declined will be discussed with you.

You can also call Reload Customer Services on 0861 877 782.

5. What if I do not have a South African identity number?

Reload account is also available to non-South African citizens who provide the necessary documentation. A certified copy of passport and valid permits along with proof of residence are required.

Call Reload Customer Services on 0861 877 782 for more information.

Loading your Reload card

1. Are there any transaction restrictions once my account is activated?

Once your account is activated, you will have a daily limit on transactions of R 1000 for purchases and/or cash withdrawals. You may deposit up to R 25 000 per month into your card and have a maximum balance of R25 000 per month.

The Reload account is subject to the provisions of the FICA Act 38 of 2001. Initially, you can only have one card linked to your identity number. Increasing your FICA level will allow you to increase the number of cards linked to your identity number to a maximum of 3 cards as well as the limit on daily and monthly transactions and deposit limits.

2. How do I increase my transaction limits?

Should you need to increase your daily limit, you will have to increase your FICA level.

If you fax or e-mail a clear, certified copy of your South African identity to 0862 425 543 or ficaapps@reloadmobilemoney.co.za, your daily limit on transactions will increase to R5 000 for purchases and/or cash withdrawals with a maximum deposit of R 25 000 per month and balance of R25 000 per month. Please include your 12-digit client reference number on the fax or e-mail.

If you fax or e-mail a clear certified copy of your South African identity AND proof of residence (utility bill valid for 3 months) to 0862 425 543 or ficaapps@reloadmobilemoney.co.za, your daily limit on transactions will further increase to R15 000 per day for purchases and R5 000 per day for withdrawals. The maximum balance is limited to R50 000. Please include your 12-digit client reference number on the fax.

You can also contact Reload Customer Services on 0861 877 782. Please note that if you exceed one of the FICA limits, your transaction may be declined and your account may be blocked.

3. How can I load money on my Reload account?

You can deposit money into your Reload account at any branch of ABSA, simply deposit cash into your Reload account using the ABSA Reload account number 4072818065 and branch code 632005. You will need to use your client reference number (12 digit number on the back of your card) as your reference to ensure that the funds are loaded into the correct Reload account. Alternatively you can load your card via internet transfer, see below.

4. Can I load money through internet transfer?

Yes, you can load money onto any Reload account when you are banking online or via mobile banking by simply using the ABSA Reload account number 4072818065 and branch code 632005. You will need to use your client reference number (12 digit number on the back of your card) as your reference to ensure that the funds are loaded into the correct Reload account.

5. Can my employer deposit my salary into my Reload account?

Yes, your employer can deposit your salary into your Reload account via Internet banking transfer. Your employer will need to add the ABSA Reload account as a beneficiary. The 12 digit number on the back of your card must be used as a reference to make sure the funds are deposited into your card. There is no charge for you to receive your salary via Internet Banking transfer.

6. Is there a fee when I reload my Reload account?

There is no internet load fee for the Reload account holder. There are cash deposit fees at ABSA bank branches of R7.90 plus 1.25% of the value of the deposit.

7. What happens if I don't use my Reload client reference number as a reference when I load funds onto my card?

The Reload client reference number (12 digit number on the back of your card) is the number that tell us which card to deposit the funds into - so not using your Reload client reference number as a reference when depositing funds will make it difficult to match your deposit and your card and your monies won't be loaded.

Should this happen, please contact Reload Customers Services and let us know so we can locate your funds.

8. Is there a limit to what I can deposit?

Yes. Unless we have your full FICA details, Reload has to restrict the balance on your card to R25000. Your deposit will be declined if you attempt to deposit more than your maximum allowable balance.

9. If I make a deposit and it does not show up in my Reload account, what has happened?

Either you have exceeded a transaction / balance limit, or you have provided incorrect details. You must use your Reload client reference number (12 digit number on the back of your card) as a reference when depositing funds. If you do not use your reference number, we may not have had sufficient information to allocate your deposit - but don't worry, your money is safe. Simply contact us so we can locate your deposit and load it onto your card.

Please note that it will take 1 business day before any deposit reflects on your card. You will receive an SMS as soon as the funds are allocated to your card (for any deposit above R100).

Using your Reload card & account

1. How do I use my card?

Your card will need to be activated before funds can be deposited into it, after which you can use it to make purchases at any store that accept Visa cards or withdraw at any ATM or selected till points. In-store purchases are free - simply insert or swipe your card, type in your PIN and sign a sales slip if required.

2. How do I use cellphone (mobile) banking?

By dialling *120*89737# you will be able to access the Reload cellphone banking menu. You will use your same 4-digit PIN to access the cellphone banking menu. You can use cellphone banking to purchase prepaid airtime for any cellphone network and to purchase prepaid electricity. You can also check your balance or request a mini-statement, transfer money to another card or change your PIN.

3. Do I earn interest on my Reload account?

Yes. You earn interest of 1% on balances of R500.

4. What are the fees that I can expect to pay using my Reload account?

Activation cost	Free
In-store purchase fee	Free
Internet EFT load fee	Free
Monthly administration fee	R6
Cash Express ATM withdrawal	R3.50 + 99c per R100 or part thereof
Other ATM withdrawal	R 7.95 + 99c per R 100 or part thereof
Cash-back at till points (at participating stores)	R3.50
Copy of Statement via e-mail	Free
Copy of Statement via fax	R4.99
Upgrade transaction limits	Free
Internal transfer between accounts	R1
ATM Balance enquiries and declined transaction fees	R3.50
Balance enquiry or mini-statement via cellphone	R1.00
Prepaid airtime / electricity	Free
ABSA cash deposit fee	R 7.90 +1.25% of the value of the deposit

**Fees are subject to annual review and standard network SSMS and VAS rates apply.*

5. Where can I use my Reload Card?

Your Reload Card is a Visa Card so you can use it wherever Visa Cards are accepted and at any ATM in South Africa. You can also withdraw cash at till points at Shoprite, Checkers and Pick n Pay. You will need your unique PIN number when using your card and may be required to sign a sales slip. Please keep your PIN safe and do not let anyone know your PIN.

6. Can I use my Reload Card for internet purchases?

No. Your Reload Card cannot be used on the internet, nor may you use it outside of South Africa or for gambling transactions or for Foreign Exchange purchases. Your Reload Card cannot be used for payment at toll gates or any other payments where a PIN is not required for authentication.

7. What happens if my card does not have sufficient funds on it?

If you don't have sufficient funds on the card, your transaction request will be declined.

8. Do I use a PIN with my Reload Card?

Yes. When your Reload account is activated, you will be issued with a PIN via SMS. Please ensure that you keep your PIN safe. You will be required to use it when you use your Reload Card at retail till points and ATMs.

9. What do I do if I have lost or forgotten my PIN?

Call Reload Customer Services on 0861 877 782 to reset your PIN or reset your PIN yourself at www.reloadmobilemoney.co.za.

10. What happens if I lose my card?

If your Reload Card is lost or stolen, call Reload Customer Services on 0861 877 782 as soon as possible. We will block the card immediately. Once your card is blocked, all subsequent transactions will be declined. However, any transactions that take place before the card is blocked will be for your account.

We will advise you how to get a new card and will transfer any funds from the old card onto the new card.

11. How can I find out the balance on my Reload account?

You can either:

Use cellphone banking by dialling *120*89737#

Visit www.reloadmobilemoney.co.za if you have registered for Internet Banking

Call Reload customer services on 0861 877 782

12. Will I get a statement on my Reload account?

Statements are available on the website www.reloadmobilemoney.co.za or you can call Reload Customer Services on 0861 877 782.

13. How can I check my transactions on my Reload account?

You can request a mini-statement via cellphone banking by dialling *120*89737#. You can also call Reload Customer Services on 0861 877 782 or you can log onto our website www.reloadmobilemoney.co.za to view your transaction history.

14. Can I pay people from my Reload account?

Yes. If they have Reload accounts, you can transfer funds instantly from your Reload account into their Reload account via cellphone banking. Alternatively you can add their Reload account as a recipient via www.reloadmobilemoney.co.za and then transfer funds from your Reload account to their Reload account. However you will not be able to transfer money from your Reload account into non-Reload accounts and therefore debit orders and outgoing EFT payments cannot be made.

15. What can I do if there are transactions on my card that I did not make?

Contact Reload Customer Services immediately as these unauthorised transactions will need to be investigated. If we can legitimately reverse the charges, we will. If not, they will be for your account.

16. How do I contact Reload if I have any queries?

Simply call Reload Customer Services on 0861 877 782 or visit our website at www.reloadmobilemoney.co.za or send an email to support@reloadmobilemoney.co.za.

17. What happens when my card expires and I still have money on the card?

You will need to obtain a new Reload card. Call Reload customer services on 0861 877 782, they will perform a security check and then link the balance on your expired card to your new Reload card.