

 **Safety tips**

- ▶ Always keep your card information safe do not share with friends, family or anyone else.
- ▶ If your card has been lost, stolen or swallowed by an ATM be sure to block your card immediately.
- ▶ Do not use an ATM if you notice suspicious activity or if the ATM has been tampered with.

 **How to block your card**

If you suspect fraudulent activity on your card, block your card immediately:

WhatsApp **+2786 001 8555**  
or Dial **\*130\*567#**

- Select > Mukuru Card
- Enter > 4-Digit PIN
- Select > Stop Card
- Select > Reason for Stopping

Call us on **086 001 8555** between 8am and 7pm  
or call **086 111 5196** between 7pm and 11pm to stop your card.

 **How to unblock card**

- Select > Mukuru Card on main menu
- Select > Unblock Card
- Follow prompts to complete process**

 **4-Digit USSD/WhatsApp PIN**

The **4-digit PIN** is used to make purchases on your phone.  
**To reset:** E-mail a clear photo of yourself holding the photo page of your valid ID/Passport to [wallet@mukuru.com](mailto:wallet@mukuru.com)

 **5-Digit card PIN**

The **5-digit PIN** is used to withdraw money at ATMs and when swiping in store.  
**To reset:**  
Select > Mukuru Card on the main menu  
Select > Reset 5-digit card PIN  
Follow the prompts, and you'll receive your new PIN via SMS.  
For more assistance call us on 086 001 8555

## Mukuru Card fees

FEES EFFECTIVE 01 JANUARY 2026

ACCOUNT FEES	
Monthly fee	R30.00
Once off activation fee	R70.00
Card load fee (per load)	R5.00
Transfer to another Mukuru Card	R9.99
Online purchase fee	R1.50
Receive EFT	FREE
When swiping your card at stores	FREE
SA airtime	FREE
Data bundles	R1.00
International airtime	R1.00
Electricity	R1.00
DSTV SA and Zim	R2.00
Vouchers	R2.00
Point of sale & monthly spend limit per card	R25000
CARD TOP UP FEES	
Cash top up at Mukuru Branch	R9.99
Cash top up at Pick n Pay/Shoprite/Checkers/SPAR	Variable
CARD WITHDRAWAL FEES	
Cashback at till points	R6.00
Cash withdrawal at Retailers (WiCode)	R19.99
Standard Bank ATM (per R1000 or part thereof)	R15 per R1000
Other Bank's ATM (per R100 or part thereof)	R15 per R1000
Standard Bank ATM balance enquiry	R1.70
Other Bank's ATM balance enquiry	R10.50
OTHER	
Pin Reset Fee (per request)	R6.63
SMS balance enquiry fee	R2.10
Maximum monthly load per card	R25000
Point of sale and online monthly spend limit per card	R25000
Maximum daily ATM withdrawal per card	R5000
Maximum withdrawal value per WiCode	R3000

### SIGN UP TODAY!

-  +2786 001 8555
-  [mukurudotcom](https://www.mukuru.com)
-  +2786 001 8555
-  [www.mukuru.com](https://www.mukuru.com)



Visit our website for the latest terms and conditions and Mukuru Card fees. Mukuru Financial Services (Pty) Ltd is an authorised FSP (FSP 45517)

# Get your salary paid directly onto your Mukuru Card.

## Control your money safely and easily.



Use the money on your card to send money to over 60 countries.





## Get started in 3 easy steps

### Step 1: Memorise your 5-digit card PIN

You use this PIN when swiping or cashing out at retailers. Keep your cash safe. Never tell anyone your card PIN number, not even your family members or Mukuru staff. Never write it down.

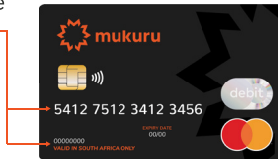
### Step 2: Link your card and setup your 4-digit Mukuru PIN

WhatsApp **+2786 001 8555** or Dial **\*130\*567#**

Select > Mukuru Card

- > Enter your Mukuru Card's unique number(s) as requested
- > Choose a 4-digit Mukuru PIN

The 4-digit Mukuru PIN is used to access your money and make purchases on your phone.



### Step 3: Activate your card

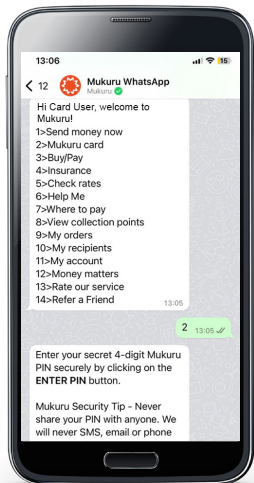
Activate your Mukuru Card with a cash top up or EFT of at least a R100 onto your card.



## Mukuru Card menu

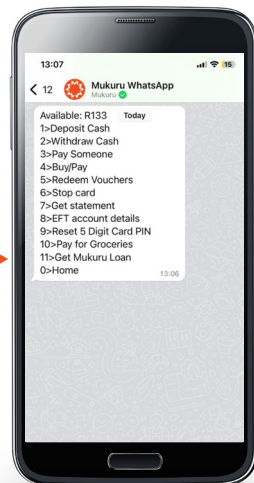
### To access the Mukuru Card menu and the services available on your card:

WhatsApp **"Hi"** to **+2786 001 8555** or dial USSD **\*130\*567#** on the main menu, Select > Mukuru Card



Mukuru home menu

Insert  
4-Digit PIN



Mukuru Card menu



## Card top up

### Receive your salary

Mukuru Cards use Access Bank to receive EFTs. Give these details to your employer/sender to receive EFTs:  
Select > Mukuru Card  
Select > EFT Account Details

**Bank Name:** Access Bank

**Account Number:** Your unique 11-digit Mukuru Money Number

**Branch Code:** 410506

### Cash at our branches or retail partners

Select > Mukuru Card  
Select > Deposit cash

Follow prompts and take your unique REF/order number to any one of the accepted retail partners within 72 hours.



## Send money locally

### Send money to another Mukuru Card

Select > Mukuru Card  
Select > Send to card  
Select your recipient and choose the amount



## Send and receive money internationally

### Pay for money transfer using your card

Select > Send money now  
Select > Change how/where to pay  
Select > Mukuru Card

### Redeem money transfer onto your card

Select > Mukuru Card  
Select > Redeem voucher & choose service provider  
Enter the voucher number



## Buy/pay

### Buy airtime, data, electricity, vouchers or pay DStv

Select > Mukuru Card  
Select > Buy/ Pay  
Choose your product



## Shop online or in-store

### Buy online

- > Shop online at your favourite SA online store
- > Select the card payment option at checkout
- > Enter your card details found on your physical card
- > Complete payment and get confirmation of your purchase

### Buy in-store

- > Swipe/tap in-store for FREE. Simply swipe or tap your card at checkout



## Withdraw cash

### Withdraw from retailers

**SHOPRITE Usave Checkers Pick n Pay**

Select > Mukuru Card  
Select > Withdraw cash

Enter an amount to withdraw and confirm it. An SMS with a withdrawal reference number called a "wiCode" will be sent to you. Take your wiCode to any till point within 7 days to withdraw the cash

### Get cashback at tills

Ask for cashback when at shops or retailers, it's the cheapest way to get cash!

### Withdraw from ATMs

Withdraw cash at any Mastercard-enabled ATM using your 5-digit card PIN.



## Statement

### Get your statement and confirmation letter

Select > Mukuru Card  
Select > Get statement  
Select > Your preferred statement period  
Choose to receive by Email or WhatsApp

**Your statement and confirmation letter will be sent to you instantly.**