



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



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 MAY 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 R100 or part thereof)	R2.95 per R100
Other Bank's ATM (per R100 or part thereof)	R2.95 per R100
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



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

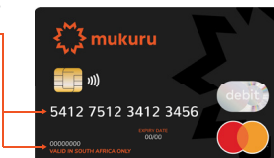
WhatsApp **+2786 001 8555** or Dial ***130*567#**

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.

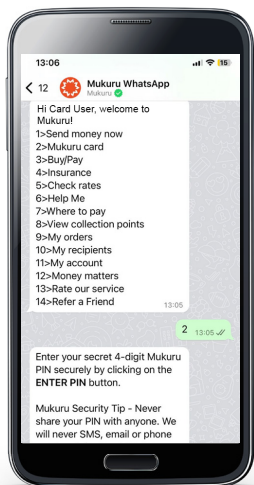


Mukuru Card menu

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

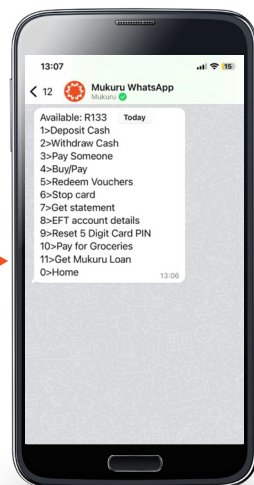
WhatsApp **"Hi"** to **+2786 001 8555** or dial USSD ***130*567#** on the main menu,

Select > Mukuru Card



Mukuru home menu

Insert
4-Digit PIN



Mukuru Card menu



Card top up

Receive your salary

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

Bank Name: Bank Zero-Mukuru

Account Number: Your Unique 11-digit Number

Branch Code: 435000

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.