



Security

Protect your Mukuru Account and personal information by following these safety tips:

- Do not share your PIN, password, or verification codes with anyone, including Mukuru staff.
- Block your card immediately if it is lost, stolen, or retained by an ATM.
- Be careful of SIM swap scams, where fraudsters try to take control of your cellphone number to access your accounts.
- If your phone or card is accessed by someone else, your money and personal information could be at risk.



How to block your card?

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

Log onto the Mukuru App or WhatsApp **+2786 001 8555** or dial ***130*567#**

Select > Mukuru Account

Enter > Mukuru PIN

Select > Manage Card

Select > Stop Card

Call us on **0860 018 555** between 8am - 7pm to get assistance if you're struggling.



Mukuru App, WhatsApp and USSD account PIN

Your **4-digit Mukuru PIN** is used to access your **Mukuru Account menu**. This is the PIN you choose when signing up.



Card PIN

The **card** is used to swipe or withdraw money.

If you need to reset:

Select > Mukuru Account

Select > Manage Card

Select > Card PIN reset

Mukuru Account and Card fees

FEES EFFECTIVE AUGUST 2026

ACCOUNT FEES	
Account monthly service fee	R30.00
Companion card monthly service fee	FREE
Account activation fee	FREE
Card activation fee	R85.00
Card replacement fee	R85.00
Pin reset fee	FREE
SMS balance enquiry fee	FREE
CASH-IN FEES	
Cash deposit at Mukuru branch	FREE
Cash deposit at retailer	Variable
Receive EFT	FREE
Account load fee	R5.00
CASH OUT FEES	
Send EFTs to banks in SA	R5.00
Instant real time payment	R8.00
Cashback at till	R6.00
Cash withdrawal at retailers (WiCode)	R19.99
ATM withdrawal (per R1000 or part thereof)	R15 per R1 000
ATM balance enquiry	R1.70
Cash send (Wicode)	R19.99
TRANSACTION FEES	
Tapping/swiping your card	FREE
Online purchase fee	R1.50
Account to account (wallet to wallet)	R5.00
SA airtime	FREE
Data bundles	R1.00
International airtime	R1.00
Electricity	R1.00
DSTV SA	R2.00
Decline fee	R5.00

Sign up today!

DOWNLOAD the Mukuru App TODAY!



+27 860 018 555 or dial ***130*567#**

www.mukuru.com

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

NEW!

Mukuru Account and Card



More power in your pocket





Account and card limits

Account Balance Limit: **R150 000**

Sending EFTs: **R25 000** per day

Card & online spend: **R25 000** per day

Withdrawals at retailers (WiCode): **R15 000** per day

ATM withdrawals and cash back at till: **R5 000** per transaction, **R25 000** per day

Airtime, data, electricity, DStv: **R25 000** per day



Statement and Confirmation letter

Select > Mukuru Account

Select > Account Details

Select > Get Confirmation Letter



Get your salary paid into your account

Mukuru Account and Card uses Bank Zero-Mukuru to receive EFTs. Give those details to your employer/sender to receive faster EFTs.

Select > Mukuru Account

Select > Account Details

Bank Name: Bank Zero-Mukuru

Account Number: Your Unique 11-digit Number

Branch Code: 435000



Top up your card

Deposit cash at any Mukuru branch or at a retail partner.

Select > Mukuru Account

Select > Deposit Funds

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

SHOPRITE Checkers Pick n Pay Usave

BOXER game makro SPAR

PEP Cambridge Builders Top it Up

Convenience at your fingertips



Send to EFTs to any South African bank

Send money to any South African bank like



and many more.

Select > Mukuru Account

Select > Pay/Send

Select > EFT Payment



Send and receive money locally and internationally

Locally: Send money to another Mukuru Account

Select > Mukuru Account

Select > Pay/Send

Select > Pay Mukuru Account

Internationally: Enjoy discounted transfer fees when you pay for money transfers to over 60 countries!

Select > Send money now

Select > Change how/where to pay

Select > Mukuru Account



Redeem money transfers onto your card:

Select > Mukuru Account

Select > Redeem voucher & choose service provider

Enter the voucher number.



Buy/pay

Buy entertainment vouchers, airtime, data, electricity or pay DStv.

Select > Mukuru Account

Select > Buy/ Pay

Choose your product



Cash withdrawal options

Retailers: Save money by withdrawing from your nearest retailer:

SHOPRITE Usave Checkers Pick n Pay

Select > Mukuru Account

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 code to any till point within 7 days to withdraw the cash.

Cashback:

For amounts lower than R3000, ask for cashback at the till, its even more affordable!

ATM Withdrawals:

Withdraw cash directly from any Mastercard enabled ATM, using your card PIN.



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 at the back of your physical card.
- > Complete payment & get confirmation of your purchase.

Buy in-store

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