



We're not a bank. We're not a payment app. We're the best of both.



Spot Money SA



Traditional bank account



Digital-only bank in SA



Typical payment app

Account opening and fees

- Open an account from your couch
- Digital FICA verification without going into a branch
- Create multiple accounts and virtual cards instantly
- No monthly account fees
- No card fees
- No fees on in-app purchase
- Free credit score

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Top-up

- Link an existing bank card
- Salary deposit
- EFT from an existing bank account
- Ozow Instant EFT
- Cash deposit at a store

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Payments

- Scan all major QR codes (Masterpass, SnapScan, wiCode, Zapper)
- Prepaid electricity
- Airtime and data
- DStv and BoxOffice
- Debit orders
- Recurring payment reminders with the option to accept or decline
- Bill payments
- Instant cash request at time of purchase
- Secure ecommerce payments
- Contactless card payments
- Contactless payments with an Android NFC-enabled mobile
- Instant, free peer-to-peer payments
- Instant, free peer-to-peer cash requests

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Rewards

- Points based on spend
- Instant cash back on spend
- Dedicated cash rewards account

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Personalised offers

- Loan offers from multiple financial service providers
- Insurance offers from multiple financial service providers
- Digital product offers
- Retail offers
- Debt counselling from multiple financial service providers

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Security and choice

- In-app card management
- Biometric, PIN or pattern sign in
- Instantly freeze and unfreeze cards in-app
- Live in-app chat support during business hours

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Cash-out

- EFT to beneficiary accounts
- At tillpoints in stores
- Cash back with purchase in stores
- ATM withdrawal

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