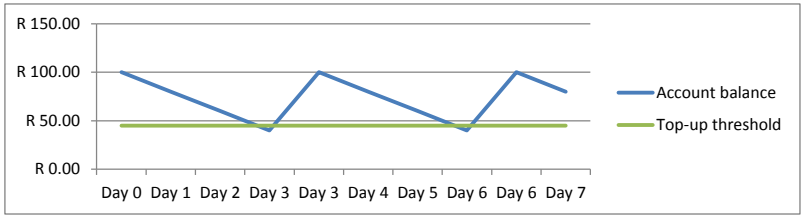
Bakwena Top-up Threshold Explained

Top-up threshold	R 45.00	(Your account will be topped-up to the Top-up Value amount)
Top-up value	R 100.00	(You determine this amount based on your usage)

mple of Transaction costs by Day	
Day 1	R 20.00
Day 2	R 20.00
Day 3	R 20.00
Day 4	R 20.00
Day 5	R 20.00
Day 6	R 20.00
Day 7	R 20.00



Balance Movements	**Usage**	**Balance**	**Top-up Value Required**	**Top-up Threshold**
Day 0		R 100.00	/	R 45.00
Day 1	R 20.00	R 80.00	/	R 45.00
Day 2	R 20.00	R 60.00	/	R 45.00
Day 3	R 20.00	R 40.00	R 60.00	R 45.00
Day 3	R 0.00	R 100.00	/	R 45.00
Day 4	R 20.00	R 80.00	/	R 45.00
Day 5	R 20.00	R 60.00	/	R 45.00
Day 6	R 20.00	R 40.00	R 60.00	R 45.00
Day 6	R 0.00	R 100.00	/	R 45.00
Day 7	R 20.00	R 80.00	/	R 45.00

For example:

Johannes has chosen a Bakwena balance after top-up of R100. His Bakwena account at 8am on Day 1 is at his Bakwena account balance after top-up of R100. The debit order top-up threshold is R45. By 4pm on Day 1, his Bakwena transactions have come to a total of R20. This means he has a balance of R80 in his Bakwena account. We do not collect any money from him yet because he has not reached the debit order top-up threshold of R45. On Day 3, he has Bakwena transactions to the value of R20 and his Bakwena account balance reaches R40 which triggers the debit order top-up threshold of R45. We check his Bakwena account balance and see that his Bakwena account balance has reached the debit order top-up threshold. We will collect R60 from his bank account the next business day in order to bring his Bakwena account back up to his Bakwena account balance to R100.

Definitions:

* The **account balance top-up value** is the amount of money you choose to keep in your account to pay for your toll transactions fee.

* The **debit order top-up threshold** is the minimum amount your account can go down to before we collect money from your bank account. You choose this amount.