

Schedule of fees

Nedbank Transactor Plus Account

Effective from 1 January 2010

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

Type of transaction/fee	Notes	Fees (VAT inclusive at 14%)
-------------------------	-------	-----------------------------

Minimum monthly balance

Minimum monthly balance to be maintained	R50,00.
--	---------

Annual fees

Visa Electron/Maestro debit card service fee	Free.
Cheque card service fee (including lost-card protection)	Not available.
Cheque card: Nedbank Greenbacks linkage fee	Not available.
Garage debit card	Not available.

Monthly fees

Account maintenance fee	R8,00.
Overdraft facility fee	Not available.

Self-service banking: Subscription fee

Self-service terminal	Free.
SMS banking	Free.
Telephone banking (self-service)	Free.
Cellphone banking WAP	2 Free with NetBank
NetBank (internet banking)	2 R10,00.
Telephone banking (agent-assisted)	2 R10,00.

Transaction fees

Deposits

Electronic deposit	Free.
Cheque deposit	
- at a Nedbank ATM	Free.
- at a branch	Free.
Cash deposit	
- at a Nedbank ATM	R1,15 per R100 or part thereof.
- at a branch	R1,15 per R100 or part thereof.

Cash withdrawals

At a participating retailer's tillpoint	3	R2,25.
At a participating retailer's tillpoint, combined with a purchase at the store	3	R4,50.
At a Nedbank ATM		R5,80.
At another bank's ATM		R9,00 plus R1,00 per R100 or part thereof.
At a branch		
- cheque encashment		R10,75 plus R0,90 per R100 or part thereof.
- debit card withdrawal		R10,75 plus R0,90 per R100 or part thereof.
At a Nedbank self-service device		R2,25.
At another bank's self-service device		R5,50.
At an international ATM		R23,25 plus R3,50 plus R1,00 per R100 or part thereof.

Payments - electronic

Page 1 of 4



MAKE THINGS HAPPEN

NEDBANK

A Member of the OLD MUTUAL Group

Transaction fees

Payments - electronic

By SMS banking	Free.
By telephone banking (self-service)	R4,60.
Debit order (internal)	R3,25.
At a self-service terminal	R4,60.
On NetBank (internet banking)	R4,60.
By cellphone banking WAP	R4,60.
By telephone banking (agent-assisted)	R7,70.
Stop order	R5,50.
Debit order (external)	R5,50.
Third-party payment notifications on NetBank (internet banking)	
- SMS	R0,65.
- Email	R0,50.
- Fax	R2,90.

Payments - cheque

Cheque service fee	Not available.
Bank-guaranteed cheque	Not available.
Bank's own cheque	R22,00.

Payments - at a branch

To a Nedbank account	R33,00.
To an account at another bank	R33,00.

Interaccount transfers

By SMS banking	Free.
By telephone banking (self-service)	R3,50.
By cellphone banking WAP	R3,50.
At a self-service terminal	R3,50.
On NetBank (internet banking)	R3,50.
At a Nedbank ATM	R3,50.
By telephone banking (agent-assisted)	R6,00.
Autotransfer processing fee	R4,00.
At a branch	R7,00.

Cheque and debit card charges

Purchase at a tillpoint	R2,25.
Fuel purchase	R2,25.
Card replacement fee	R44,00.
Request for copy of transaction voucher:	
- Local	R150,00 per voucher.
- International	R150,00 per voucher.
International currency conversion fee	⁴ 2% of transaction value.

Balance enquiry

At a self-service terminal	Free.
By SMS banking	Free.
By telephone banking (self-service)	Free.
By cellphone banking WAP	Free.
On NetBank (internet banking)	Free.
By telephone banking (agent-assisted)	Free.
At a Nedbank ATM	¹ One free per billing cycle, thereafter R1,20.

Transaction fees

Balance enquiry

At a branch	1	One free per billing cycle, thereafter R2,20.
At another bank's ATM		R3,60.
At Nedbank self-service device		R1,20.
At another bank's self-service device		R3,60.

Transaction lists

On NetBank (internet banking) - up to five years		Free.
At a self-service terminal		
- transaction list within 90 days	1	One free per billing cycle, thereafter R3,30.
- transaction list for over 90 days up to five years		R6,60.
- Mini transaction list from a Nedbank ATM	1	One free per billing cycle, thereafter R3,30.
At a branch	1	One free per billing cycle, thereafter R6,60.
Faxed transaction list via telephone banking (agent-assisted)		R8,80.

A4 Statement

Copy of A4 statement	5	One free per billing cycle, thereafter R13,00.
----------------------	---	--

Penalty fees

Dishonoured payment due to insufficient funds		R28,00.
---	--	---------

Cellphone topups

At a Nedbank ATM		R1,00.
At another bank's ATM		R1,00.
On NetBank (internet banking)		R1,00.

Other charges

Certificate of balance		Free.
Copy of tax certificate		Free.
Setup, amendment and cancellation of stop order		Free.
Archived image of deposit slip/cheque on NetBank (internet banking)		Free.
Archived image of deposit slip/cheque at a self-service terminal		R1,20.
Denied transaction at a Nedbank ATM		R2,60.
Denied transaction at another bank's ATM		R4,90.
Denied transaction at a Nedbank self-service device		R1,10.
Denied transaction at another bank's self-service device		R1,10.
Archived image of deposit slip/cheque/transaction list > 90 days obtained from a branch		R8,80.
Chequebook (40 cheques)		Not available.
Stop-payment instruction		R33,00.
Letter of authority		R44,00.
Special clearance of a cheque in a branch		R60,00.
Honouring fee		Not available.
Stop cheques on NetBank (internet banking)		
For an individual cheque		Not available.
For a cheque range		Not available.
Preparation of security documentation		R140,00.

Notes

1 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month.



Notes

- 2 You will only pay one monthly subscription fee, even if you subscribe to more than one of these self-service banking channels. For example, if you are already a NetBank subscriber and you decide to register for telephone banking (agent-assisted) as well, this will be included in the monthly subscription that you are already paying.
3. These fees apply at all stores where cash at tillpoint is offered, for example the Pick n Pay group, including Score and Boxer.
4. This fee is only applicable to MasterCard cards and is calculated at 2% of the transaction value. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
5. For current-account products you will automatically be mailed one (free) A4 statement per month.
For savings account products, you will need to request an A4 statement to be mailed and a fee will apply.
- 6 Notifications can be sent from other functions. However, a fee will be charged for each notification sent.

Nedbank is committed to making its fee structures simple, transparent and easy to understand. To this end plain language and simple naming conventions are used in all our literature.

You can also call the Nedbank Contact Centre on 0860 555 111 (office hours), where bank fees specialists are available to assist you with any fee-related questions.

The Nedbank Bank Fees Calculator is an easy-to-use online tool that can assist you in understanding and calculating the fees applicable to your specific account type. It also enables you to compare your current fees with that of other Nedbank products, as well as with fees charged by the other South African banks.

Nedbank Limited Reg No 1951/000009/06

We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. We are an authorised financial services provider. We are a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP16).

