

# Schedule of fees

## Nedbank Credit Cards (normal, affinities, Greenbacks)

Effective from 1 January 2012

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%)		
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### Monthly fees

	Classic	Gold	Platinum
Credit card service fee	R15,00.	R19,25.	R44,00.
Nedbank Greenbacks	<sup>1</sup> R169,00.	R169,00.	R169,00.
Supplementary card	R15,00.	Free.	Free.
Garage card	R15,00.	R15,00.	R15,00.
Once off Initiation Fee	R112,00.	R112,00.	R112,00.

### Self-service banking: Subscription fees

Self-service terminal	Free.	Free.	Free.
SMS banking	Free.	Free.	Free.
Telephone banking (self-service)	Free.	Free.	Free.
NetBank (internet banking)	R16,00.	R16,00.	R16,00.
Telephone banking (agent-assisted)	Free.	Free.	Free.
Cellphone banking WAP	Free.	Free.	Free.

### Transaction fees

#### Deposits

Cheque deposit:			
- at a Nedbank ATM or branch	R13,50.	R13,50.	R13,50.
- at a branch	R13,50.	R13,50.	R13,50.
Cash deposit:			
- at a Nedbank ATM	R4,00 plus R1,25 per R100 or part thereof (minimum R17,00).	R4,00 plus R1,25 per R100 or part thereof (minimum R17,00).	R4,00 plus R1,25 per R100 or part thereof (minimum R17,00).
- at a branch	R4,00 plus R1,25 per R100 or part thereof (minimum R17,00).	R4,00 plus R1,25 per R100 or part thereof (minimum R17,00).	R4,00 plus R1,25 per R100 or part thereof (minimum R17,00).

#### Cash withdrawals

At a Nedbank ATM	R3,50 plus R1,20 per R100 or part thereof.	R3,50 plus R1,20 per R100 or part thereof.	R3,50 plus R1,20 per R100 or part thereof.
At another bank's ATM	R6,00 plus R3,50 plus R1,20 per R100 or part thereof.	R6,00 plus R3,50 plus R1,20 per R100 or part thereof.	R6,00 plus R3,50 plus R1,20 per R100 or part thereof.
At a branch	R25,00 plus R1,20 per R100.	R25,00 plus R1,20 per R100.	R25,00 plus R1,20 per R100.
At an international ATM	R24,50 plus R3,50 plus R1,20 per R100.	R24,50 plus R3,50 plus R1,20 per R100.	R24,50 plus R3,50 plus R1,20 per R100.

### Payments

#### Electronic payments

By telephone banking (self-service)	R7,50.	R7,50.	R7,50.
By SMS banking	R7,50.	R7,50.	R7,50.
At a self-service terminal	R7,50.	R7,50.	R7,50.
On NetBank (internet banking)	R7,50.	R7,50.	R7,50.



## Payments

### Electronic payments

By telephone banking (agent-assisted)	R11,00.	R11,00.	R11,00.
By cellphone banking WAP	R7,50.	R7,50.	R7,50.
NetBank payment notification - SMS	R0,70.	R0,70.	R0,70.
NetBank payment notification - email	R055.	R055.	R055.
NetBank payment notification - fax	R3,00.	R3,00.	R3,00.

### Interaccount transfers

By telephone banking (self-service)	R3,80.	R3,80.	R3,80.
By SMS banking	R3,80.	R3,80.	R3,80.
At a self-service terminal	R3,80.	R3,80.	R3,80.
On NetBank (internet banking)	R3,80.	R3,80.	R3,80.
By cellphone banking WAP	R3,80.	R3,80.	R3,80.
By telephone banking (agent-assisted)	R7,00.	R7,00.	R7,00.
At a branch	R15,00.	R15,00.	R15,00.

### Credit card charges

Fuel purchase (applicable to Garage Card only)	R3,65.	R3,65.	R3,65.
Incorrectly disputed transaction:			
- Local	R150,00.	R150,00.	R150,00.
- International	R150,00.	R150,00.	R150,00.
International currency conversion fee	2%.	2%.	2%.

### Balance enquiries

At a self-service terminal	2	R0,00.	R0,00.	R0,00.
On NetBank (internet)		Free.	Free.	Free.
By telephone banking (self-service)		Free.	Free.	Free.
By SMS banking		Free.	Free.	Free.
At a Nedbank ATM	2	R1,50.	R1,50.	R1,50.
At a branch		R2,50.	R2,50.	R2,50.
At another bank's ATM		R4,00.	R4,00.	R4,00.

### Statements

On NetBank (internet banking)		Free.	Free.	Free.
Ministatement from a Nedbank ATM	2	R3,90.	R3,90.	R3,90.
At a self-service terminal - within 90 days		Free.	Free.	Free.
At a self-service terminal - more than 90 days		Free.	Free.	Free.
Mailed statement		Free.	Free.	Free.

### Penalty fees

Dishonoured payment due to insufficient funds		R125,00.	R125,00.	R125,00.
Tracing fee		Up to R377,00.	Up to R377,00.	Up to R377,00.

### Other charges

Special clearance of a cheque deposited in a branch		R70,00.	R70,00.	R70,00.
Face-to-face card delivery (where applicable)		R135,00.	R135,00.	Free.
Same-day card delivery		R375,00.	R375,00.	R375,00.
Replacement card		R75,00.	R75,00.	Free.



## Notes

1 The Greenbacks Rewards™ programme service fee will be charged with the Nedbank Greenbacks Credit Card on an annual basis.

2 The first transaction of each month is free, thereafter the applicable fee will be charged.

**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, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa.

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).

