

Schedule of fees

Money Market Investment Account

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%)	
		Balances of R20 000 or more and a debit transaction of R500 or more	Balances less than R20 000 and/or a debit transaction of less than R500
Minimum monthly balance			
Minimum monthly balance to be maintained		R20 000,00.	R0,00.
Annual fees			
Visa Electron/Maestro debit card service fee		Free.	Free.
Cheque card service fee (including lost-card protection)		R145,00.	R145,00.
Cheque card: Nedbank Greenbacks linkage fee		R169,00.	R169,00.
Garage debit card		R145,00.	R145,00.
Monthly fees			
Account maintenance fee		Free.	R14,00.
Overdraft facility fee		Not available.	Not available.
eNote		R12,00.	R12,00.
Self-service banking: Subscription fee	2	R16,00.	R16,00.
Transaction fees			
Deposits			
Electronic deposit		Free.	Free.
Cheque deposit			
- at a Nedbank ATM or branch		Free.	Free.
- at a branch		Free.	Free.
Cash deposit			
- at a Nedbank ATM		R4,00 plus R1,25 per R100 or part thereof.	R4,00 plus R1,25 per R100 or part thereof.
- at a branch		R4,00 plus R1,25 per R100 or part thereof.	R4,00 plus R1,25 per R100 or part thereof.
Cash withdrawals			
At a participating retailer's tillpoint	3	R3,65.	R3,65.
At a participating retailer's tillpoint, combined with a purchase at the store	3	R3,65.	R5,50.
At a Nedbank ATM		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.	R6,00 plus R3,50 plus R1,20 per R100.
At a Nedbank self-service device		R2,25	R3,80.
At another bank's self-service device		R6,00.	R6,00.
At a branch			



Transaction fees

Cash withdrawals

- debit or cheque card withdrawal	R25,00 plus R1,20 per R100 or part thereof.	R25,00 plus R1,20 per R100 or part thereof.
At an international ATM	R24,50 plus R3,50 plus R1,20 per R100 or part thereof.	R24,50 plus R3,50 plus R1,20 per R100 or part thereof.

Payments - electronic

By SMS banking	7 Free.	Free.
By telephone banking (self-service)	Free.	Free.
Debit order (internal)	Free.	R6,00.
At a self-service terminal	Free.	R7,50.
On NetBank (internet banking)	Free.	R7,50.
By cellphone banking WAP	Free.	R7,50.
By telephone banking (agent-assisted)	Free.	R11,00.
Stop order	Free.	R13,00.
Debit order (external)	Free.	R12,00.
Third-party payment notifications on NetBank (internet banking)	6	
- SMS	R0,70.	R0,70.
- Email	R0,55.	R0,55.
- Fax	R3,00.	R3,00.
Instant payment fee (internet banking)	R35,00.	R35,00.

Payments - cheque

Cheque service fee	Not available.	Not available.
Bank-guaranteed cheque	Not available.	Not available.
Bank's own cheque	R30,00.	R30,00.

Payments - at a branch

To a Nedbank account	R38,00.	R38,00.
To an account at another bank	R38,00.	R38,00.

Interaccount transfers

By SMS banking	7 Free.	Free.
By telephone banking (self-service)	Free.	Free.
By cellphone banking WAP	Free.	R3,80.
At a self-service terminal	Free.	R3,80.
On NetBank (internet banking)	Free.	R3,80.
At a Nedbank ATM	Free.	R3,80.
By telephone banking (agent-assisted)	Free.	R7,00.
Autotransfer processing fee	Free.	R8,00.
At a branch	Free.	R15,00.

Cheque and debit card charges

Purchase at a tillpoint	Free.	R3,65.
Fuel purchase	R3,65.	R3,65.
Card replacement fee	R50,00.	R50,00.
Request for copy of transaction voucher:		
- Local	R150,00 per voucher.	R150,00 per voucher.
- International	R150,00 per voucher.	R150,00 per voucher.
International currency conversion fee	4 2% of transaction value.	2% of transaction value.

Balance enquiries



Transaction fees

Balance enquiries

At a self-service terminal	Free.	Free.
By SMS banking	7 Free.	Free.
By telephone banking (self-service)	Free.	Free.
By cellphone banking WAP	Free.	Free.
On NetBank (internet banking)	Free.	Free.
By telephone banking (agent-assisted)	Free.	Free.
At a Nedbank ATM	Free.	R1,50.
At another bank's ATM	R4,00.	R4,00.
At a Nedbank self-service device	Free.	R1,50.
At another bank's self-service device	R3,60.	R3,60.
At a branch	1 R2,50.	R2,50.

Transaction lists

On NetBank (internet banking) - up to five years	Free.	Free.
At a self-service terminal		
Transaction list up to five years	1 R4,00.	R4,00.
Mini transaction list from a Nedbank ATM	1 Free.	R3,90.
At a branch	1 R10,00.	R10,00.
Faxed transaction list via telephone banking (agent-assisted)	R11,00.	R11,00.

Statements

A4 mailed	5 Free.	Free.
Copy of A4 statement at a branch	5 R15,00 (First free).	R15,00 (First free).

Cellphone topups

At a Nedbank ATM	Free.	Free.
At another bank's ATM	R6,00.	R6,00.
On NetBank (internet banking)	Free.	Free.

Other charges

No-funds alert	R5,00 per SMS.	R5,00 per SMS.
Certificate of balance	Free.	Free.
Copy of tax certificate	Free.	Free.
Setup, amendment and cancellation of stop order	Free.	Free.
Archived image of deposit slip/cheque on NetBank (internet banking)	Free.	Free.
Denied transaction at a Nedbank ATM	R3,00.	R3,00.
Denied transaction at another bank's ATM	R5,00.	R5,00.
Denied transaction at a Nedbank self-service device	R2,00.	R2,00.
Denied transaction at another bank's self-service device	R2,00.	R2,00.
Archived image of deposit slip/ cheque/ statement > 90 days obtained from a branch	R11,00.	R11,00.
Chequebook (40 cheques)	Not available.	Not available.
Stop-payment instruction	R36,00.	R36,00.
Letter of authority	R50,00.	R50,00.



Transaction fees

Other charges

Special clearance of a cheque deposited in a branch	R63,00.	R63,00.
Honouring fee	R90,00.	R90,00.
Preparation of security documentation	R140,00.	R140,00.
Stop cheques via NetBank (internet banking)		
For an individual cheque	Not available.	Not available.
For a cheque range	Not available.	Not available.
Dishonoured payment due to insufficient funds	R90,00 (increasing to R115,00 per item for the fourth and subsequent items within 12 months.)	R90,00 (increasing to R115,00 per item for the fourth and subsequent items within 12 months.)

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. Your statement will reflect the fees for all transactions that you effected in the previous billing cycle. In other words, you are billed one month in arrears.
- 2 Includes NetBank internet banking, Telephone Banking: Agent-assisted and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 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) statement per month. For savings account products you will need to request a 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.
- 7 Exclusive of rates charged by network provider.

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.

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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).

