

Schedule of fees

Nedbank Private Bank Platinum Bundled 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%)
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Minimum monthly balance

Minimum monthly balance to be maintained	R0,00.
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Annual fees

Visa Electron/Maestro debit card service fee	Free.
Cheque card service fee (including lost-card protection)	Free.
Cheque card: Nedbank Greenbacks linkage fee	R169,00.
Garage debit card	Free.
Credit card	Free.

Monthly fees

Account maintenance fee	R269,00.
Overdraft facility fee	7
For limits from R1 to R10 000	R20,00.
For limits from R10 001 to R50 000	R30,00.
For limits from R50 001 or more	R50,00.
eNote	Free.
Self-service banking: Subscription fee	2 Free.

Unlimited transactions included in the account maintenance fee

Deposits

Electronic deposit	Free.
Cheque deposit	
- at a Nedbank ATM	Free.
- at a branch	Free.
Cash deposit:	
- at a Nedbank ATM	Free.
- a branch	8 Free.

Cash withdrawals

At a participating retailer's tillpoint	3 Free.
At a participating retailer's tillpoint, combined with a purchase at the store	3 Free.
At a Nedbank ATM	Free.

Payments - electronic

By SMS banking	Free.
By telephone banking (self-service)	Free.
Debit order (internal)	Free.
At a self-service terminal	Free.
On NetBank (internet banking)	Free.
By cellphone banking WAP	Free.
By telephone banking (agent-assisted)	Free.
Stop order	Free.
Debit order (external)	Free.

Unlimited transactions included in the account maintenance fee

Payments - cheque

Cheque service fee	Free.
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Interaccount transfers

By SMS banking	Free.
By telephone banking (self-service)	Free.
By cellphone banking WAP	Free.
At a self-service terminal	Free.
On NetBank (internet banking)	Free.
At a Nedbank ATM	Free.
By telephone banking (agent-assisted)	Free.
Autotransfer processing fee	Free.
At a branch	Free.

Cheque and debit card charges

Purchase at a tillpoint	Free.
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Balance enquiries

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 Free.
At a branch	1 Free.

Statements

On NetBank (internet banking)	Free.
At a self-service terminal	Free.
At a branch	Free.
Mailed statement	5 Free.
Electronic	5 Free.

Cellphone topups

At a Nedbank ATM	Free.
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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.
Chequebook (40 cheques)	Free.

Transactions excluded from the account maintenance fee

Service fees

Standard service fee	R4,35 for the first R100 or part thereof, R1,25 for each subsequent R100, with a maximum of R25,00.
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Cash withdrawals

At a branch	
- cheque encashment	R25,00 plus R1,20 per R100 or part thereof, plus cheque service fee.
- debit or cheque card withdrawal	R25,00 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.
At a Nedbank self-service device	R3,65.

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A Member of the OLD MUTUAL Group

Transactions excluded from the account maintenance fee

Cash withdrawals

At another bank's self-service device	R6,00.
At an international ATM	R24,50 plus R3,50 plus R1,20 per R100 or part thereof.

Payments - cheque

Bank-guaranteed cheque	R40,00.
Bank's own cheque	R45,00.

Payments - at a branch

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

Payments - electronic

Third-party payment notifications on NetBank (internet ⁶ banking)	
- SMS	R0,70.
- Email	R0,55.
- Fax	R3,00.
Instant payment fee (internet banking)	R35,00.

Cheque and debit card charges

Fuel purchase	R0,00.
Card replacement fee	R50,00.
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 enquiries

At another bank's ATM	R4,00.
At a Nedbank self-service device	R1,50.
At another bank's self-service device	R3,60.

Cellphone topups

At another bank's ATM	R6,00.
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Other charges

No-funds alert	R5,00 per SMS.
Denied transaction at a Nedbank ATM	R3,00.
Denied transaction at another bank's ATM	R5,00.
Denied transaction at another bank's self-service device	R2,00.
Denied transaction at a Nedbank self-service device	R2,00.
Archived image of deposit slip/ cheque/ statement > 90 days obtained from a branch	R11,00.
Stop-payment instruction	R36,00.
Letter of authority	R50,00.
Special clearance of a cheque deposited in a branch	R63,00.
Honouring fee	R90,00.
Preparation of security documentation	R140,00.
Dishonoured payment due to insufficient funds	R90,00 (Increasing to R115,00 per item for the fourth and subsequent items within 12 months).

Non-resident fees

Monthly management fee	R35,00.
Exchange control application	1% of transfer amount; minimum of R750 and maximum of R5 000.
Overseas contract workers: SARB placement fee	R300,00 and R250,00 per application/renewal.

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 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- 8 Five free deposits per month, thereafter R4,00 plus R1,25 per R100 or part thereof.

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).

