Schedule of fees

Nedbank Private Bank Platinum Account (pay-as-you-use)

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%)
Minimum monthly balance		
Minimum monthly balance to be maintained		R0,00.
Annual fees		
Visa Electron/Maestro debit card service fee		Free.
Cheque card service fee (including lost-card protection)		R145,00.
Cheque card: Nedbank Greenbacks linkage fee		R169,00.
Garage debit card		R145,00.
Monthly fees		
Account maintenance fee		R87,00.
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		R12,00.
Self-service banking: Subscription fee	2	R16,00.
Transaction fees		
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.
Deposits		
Electronic deposit		Free.
Cheque deposit		
- at a Nedbank ATM		Free.
- at a branch		Free.
Cash deposit		
- at a Nedbank ATM		R4,00 plus R1,25 per R100 or part thereof.
- at a branch		R4,00 plus R1,25 per R100 or part thereof.
Cash withdrawals		
At a participating retailer's tillpoint	3	R3,65.
At a participating retailer's tillpoint, combined with a purchase at the store	3	R5,50.
At a Nedbank ATM		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.
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 a Nedbank self-service device		R3,65.
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.

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Transaction fees

Payments - electronic		
By SMS banking		Free.
By telephone banking (self-service)		R7,50.
Debit order (internal)		R7,50.
At a self-service terminal		R7,50.
On NetBank (internet banking)		R11,00.
By cellphone banking WAP		R7,50.
By telephone banking (agent-assisted)		R6,00.
Stop order		R6,00.
Debit order (external)		R12,00.
Third-party payment notifications on NetBank (internet banking)	*6*	
- SMS		R0,70.
- Email		R0,55.
- Fax		R3,00.
Instant payment fee (internet banking)		R35.00.
Payments - cheque		
Cheque service fee		
For values from R1 to R499,99		R14,00.
For values from R500 to R1 499,99		R24,00.
For values from R1 500 or more		R34,00.
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.
Interaccount transfers		
By SMS banking		Free.
By telephone banking (self-service)		R3,80.
By cellphone banking WAP		R3,80.
At a self-service terminal		R3,80.
On NetBank (internet banking)		R3,80.
At a Nedbank ATM		R3,80.
By telephone banking (agent-assisted)		R7,00.
Autotransfer processing fee		R8,00.
At a branch		R15,00.
Cheque and debit card charges		
Purchase at a tillpoint		R3,65.
Fuel purchase		R3,65.
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 a self-service terminal		Free.
By SMS banking		Free.
By telephone banking (self-service)		Free.
By cellphone banking WAP		Free.

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Transaction fees

Balance enquiries		
On NetBank (internet banking)		Free.
By telephone banking (agent-assisted)		Free.
At a Nedbank ATM	*1*	R1,50.
At a branch	*1*	One free per billing cycle, thereafter R2,50.
At another bank's ATM		R4,00.
At a Nedbank self-service device		R1,50.
At another bank's self-service device		R3,60.
Statements		
A4 mailed	*5*	R15,00 (first free per cycle).
Copy of A4 statements at branch	*5*	R15,00 (first free per cycle).
Electronic	*5*	Free.
Cellphone topups		
- at a Nedbank ATM		Free.
- at another bank's ATM		R6,00.
Other charges		
No-funds alert		R5,00 per SMS.
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.
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.
Chequebook (40 cheques)		R25,00.
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).

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 arrear.

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.

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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).

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