

# Schedule of fees

## Nedbank DeSign Student 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%)
<b>Minimum monthly balance</b>		
Minimum monthly balance to be maintained		R0,00.
<b>Annual fees</b>		
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.
<b>Monthly fees</b>		
Account maintenance fee		R16,50.
Overdraft facility fee		Not available.
eNote		Free.
Self-service banking: Subscription fee	2	Free.
<b>Unlimited transactions included in the account maintenance fee</b>		
<b>Deposits</b>		
Electronic deposit		Free.
Cheque deposit		
- at a Nedbank ATM		Free
- at a branch		Free
<b>Cash withdrawals</b>		
At a Nedbank ATM		Free.
At a Nedbank self-service device		Free.
<b>Payments - electronic</b>		
By SMS banking	7	Free.
By telephone banking (self-service)		Free.
By cellphone banking WAP		Free.
At a self-service terminal		Free.
On NetBank (internet banking)		Free.
Debit order (internal)		Free.
Debit order (external)		Free.
Stop order		Free.
<b>Interaccount transfers</b>		
By SMS banking	7	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.
Autotransfer processing fee		Free.
<b>Cheque and debit card charges</b>		

## Unlimited transactions included in the account maintenance fee

### Cheque and debit card charges

Purchase at a tillpoint	Free.
Fuel purchases	Free.

### Balance enquiries

At a self-service terminal	Free.
By SMS banking	7 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	Free.
At Nedbank self-service device	Free.

### Transaction lists

On NetBank (internet banking) - up to five years	Free.
Mini transaction list from a Nedbank ATM	Free.
At a self-service terminal - transaction list - up to five years	One free per billing cycle, thereafter R4,00.

### Statements

A4 mailed	5	One per billing cycle - free.
Copy of A4 statement at branch		One free per billing cycle, thereafter R15,00.

### Cellphone topups

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

### 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.

## Limited transactions included in the account maintenance fee

### Statements

A4 mailed	5	One free per billing cycle, thereafter R15,00.
Copy of A4 statement at branch	5	One free per billing cycle, thereafter R15,00.

## Transactions excluded from the account maintenance fee

### Deposits

Cash deposit		
- at a Nedbank ATM	1	R4,00 plus R1,25 per R100 or part thereof.
- at a branch	1	R4,00 plus R1,25 per R100 or part thereof.

### Cash withdrawals

At a participating retailer's tillpoint	3	R3,65.
At a participating retailers tillpoint, combined with a purchase at the store	3	R3,65.
At another bank's ATM		R6,00 plus R3,50 plus R1,20 per R100 or part thereof.
At another bank's self-service device		R6,00.
At a branch		R25,00 plus R1,20 per R100.
- debit card withdrawal		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.

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## Transactions excluded from the account maintenance fee

### Interaccount transfers

By telephone banking (agent-assisted)	R7,00.
At a branch	R15,00.

### Payments - at a branch

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

### Payments - cheque

Bank's own cheque	R45,00.
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### Payments - electronic

By telephone banking (agent-assisted)	R11,00.
Third-party payment notifications on NetBank (internet & banking)	
- SMS	R0,70.
- Email	R0,55.
- Fax	R3,00.
Instant payment fee (internet banking)	R35,00.

### Cheque and debit card charges

Card replacement fee	R30,00.
Request for copy of transaction voucher:	
- Local	R40,00 per voucher.
- International	R150,00 per voucher.
International currency conversion fee	4 2% of transaction value.

### Balance enquiries

At a branch	R2,50.
At another bank's ATM	R4,00.
At another bank's self-service device	R3,60.

### Transaction lists

Faxed transaction list via telephone banking (agent-assisted)	R11,00.
At a branch	R10,00.
At a self-service terminal - up to five years	One free per billing cycle, thereafter R4,00.

### 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 a Nedbank self-service device	R2,00.
Denied transaction at another bank's self-service device	R2,00.
Archived image of deposit slip/cheque/statement up to five years 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.
Stop cheques via NetBank (internet banking)	
For an individual cheque	Not available.
For a cheque range	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).

## 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, unless you choose electronic statements.  
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.**

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).

