

Schedule of fees

Homeloans

Effective from 1 September 2009

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%) |
|-------------------------|-------|-----------------------------|
|-------------------------|-------|-----------------------------|

Home loan charges

Monthly service fee (pre-NCA clients)

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|--|---------|
| Pre-NCA clients with a bond < R500 000 | R5,70. |
| Pre-NCA clients with a bond > R500 000 | R39,90. |

Monthly service fee (new and post-NCA clients)

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|---|---------|
| Clients with Nedbank homeowner's Cover (HOC) | R39,90. |
| Clients with external homeowner's cover (HOC) | R57,00. |

Initiation fee

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|---|---|
| Ordinary loan | R1 000 (base fee) plus 0,50% of loan amount; limited to R5 000 plus VAT = R5 700. |
| Building loan | A flat fee of R5 000 plus VAT = R5 700. |
| Further loan with registration | R1 000 (base fee) plus 0,50% of loan amount; limited to R5 000 plus VAT = R5 700. |
| Further loan without registration (readvance) | No fee charged. |

Cash and cheque Fees

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|--------------------|---|---------------------------------|
| Cash deposit fee | 1 | R1,89 per R100 or part thereof. |
| Cheque deposit fee | 2 | R11,40 |

Electronic (internet or SST) transaction fees

| | | |
|-------------------------|---|--------------------------------------|
| Electronic deposit fee | 3 | R2,00 per R100 with a max of R30,00. |
| Electronic transfer fee | 3 | R3,25. |

Notes

- Cash deposit fees will be charged every time 'cash' deposits are made into a home loan account.
- First cheque deposit is free, thereafter every cheque deposit will be charged fees.
- Electronic Transaction fees will only be charged in the event a client exceeds the 10 free monthly transaction limit.

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).

