



2021 PRICING

All fees quoted include VAT and are effective from
1 January 2021 to 31 December 2021

see money differently

NEDBANK

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Youth

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Savings and investments

WELCOME TO OUR HANDY PRICING BROCHURE FOR 2021.

Nedbank is committed to making its fee structures simple, transparent and easy to understand.

Check whether you still have the right account for your individual needs.

You can call us on **0860 555 111** (office hours), where consultants will answer all your questions about fees.



It costs less to use online and mobile channels like the Nedbank Money app

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MOBIMONEY

Everyday banking / MobiMoney

Some of the cool things you can do using MobiMoney Account:

- Send and receive money.
- Buy airtime and electricity.
- Deposit up to R4 000 for free.
- Pay DSTV account.

Who qualifies?

- Individuals over the age of 16 with a valid South African identity document.

Other great benefits:

- Zero monthly maintenance fee.
- No documents required.
- No need to carry cash.

What you need to apply?

- A cellphone.
- Your name and surname.
- Your valid South African identity number.

Fee per transaction

Buy prepaid airtime	Free
Buy prepaid electricity	Free
Send from one MobiMoney Account to another MobiMoney Account	Free
Deposit at a Nedbank ATM	Deposit up to R4 000 for free each month, thereafter R5,00 per R100
Withdraw from a Nedbank ATM	First withdrawal for free each month, thereafter R10,00 per withdrawal
Send money from a MobiMoney Account to any cellphone (Pay to your cellphone number)	R10,00
Pay bank defined beneficiary (e.g DSTV, Foschini)	R5,00

Transaction limits

Maximum funds held in Wallet	Anytime - R24 000
Withdrawal daily limit	R4 000
Payment daily limit	R4 000
Prepaid electricity daily limit	R1 000
Prepaid airtime / data daily limit	R1 000
Cellphone or MobiMoney daily limit	R2 500

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NEDBANK PAY-AS-YOU-USE ACCOUNT

Everyday banking / Nedbank Pay-as-you-use

Each month you get:

- free gold cheque card;
- free card swipes;
- free internal debit and stop orders; and
- free interaccount transfers and balance enquiries at self-service⁽²⁾ channels.

No monthly maintenance fees

Account maintenance fee

R0,00⁽³⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash deposits			
Nedbank ATM	-	R1,20 per R100	R50,00 + R2,00 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R6,50 + R2,00 per R100	-
Cash withdrawals			
Participating retailers point-of-sale device ⁽¹⁾	-	R2,00	-
Nedbank ATM	-	R8,00 per R1 000 or part thereof	R50,00 + R2,20 per R100
ATM of another bank	-	R10,50 + R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,20 per R100	-

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Everyday banking / Nedbank Pay-as-you-use

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To a third party bank account	R2,20	-	R150,00
Instant-payment up to R2 000	R10,00	-	-
Instant-payment over R2 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾:			
- R1 to R1 000	R10,00	-	-
- R1 000 to R2 500	R14,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	R5,50	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R65,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank ATM	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70	-	-
Notification fees			
eNote SMS notifications	R0,50 per SMS	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
No-funds Alert ⁽¹⁰⁾	R10,00 per SMS	-	-

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NEDBANK PAY-AS-YOU-USE ACCOUNT

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Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	-	R8,50	-
International Bank's ATM	Free	R9,00	
Transaction lists			
Nedbank	Free	R8,50	R30,00
Statements			
Per month	Free	One free per billing cycle, thereafter R8,50	R30,00
Per month older than three months	R10,00	-	-
Current month (bank-certified) ⁽⁷⁾	-	-	-
Three months (bank-certified)	-	R30,00	R30,00
Posted	-	-	R30,00
Tax certificates excluding current year	-	-	R30,00
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another Bank	-	R8,60	-
Dishonoured debit order ⁽⁹⁾	Free	-	-
Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank ATM	R5,00	-	R30,00

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Transaction fees

Other service charges

Overdraft facility fee ⁽⁸⁾	R49,00
Visa/Mastercard debit card service fee	Free
Card replacement fee	R145,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 4 Excludes rates charged by network providers.
- 5 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 6 Send money quickly and securely to any South African cellphone.
- 7 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month. Your transaction list will show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 8 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for SMS will be charged at R10,00. For more information please visit nedbank.co.za

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SAVVY PLUS ACCOUNT

Everyday banking / Savvy Plus account

Each month you get:

R115,00
per month

- a Nedbank Gold Cheque card;
- unlimited free card swipes;
- unlimited free eNote SMS notifications;
- unlimited free cash withdrawals at Participating retailers point-of-sale devices⁽¹⁾;
- Four Nedbank ATM withdrawals;
- unlimited free cash deposits at Nedbank ATMs; and
- unlimited free debit and stop orders and interaccounts transfers

Account maintenance fee

R115,00⁽³⁾ per month

Out-of-bundle pay-as-you-use fees

**Choose a cheaper channel,
save on bank fees**

**Nedbank Online Banking /
Money app /SMS Banking^(2,4)**

ATM /Card

Branch

Cash deposits

Nedbank ATM

-

Free

R80,00 + R2,00 per
R100

Participating retailers point-of-sale devices⁽¹⁾

-

R6,50 + R2,00 per
R100

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Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash withdrawals			
Participating retailers point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank ATM	-	R2,20 per R100	R80,00 + R2,20 per R100
ATM of another bank	-	R10,50 + R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,20 per R100	-
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
Pay to 3rd party account	Free	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾			
- R1 to R1 000	R10,00	-	-
- R1 001 to R2 500	R14,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R65,00

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Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank ATM	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70	-	-
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
No-funds Alert ⁽⁹⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank ATM	Free	Free	R15,00
ATM of another bank		R8,50	-
International bank's ATM		R9,00	
Transaction lists			
Nedbank ATM	Free	R8,50	R30,00
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R30,00
Per month older than three months	R10,00		
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	R30,00
Posted	-	-	R30,00
Tax certificates excluding current year	R10,00		R30,00

All fees quoted are VAT inclusive and are effective from 1 January 2021 to 31 December 2021

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Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured debit order ⁽¹⁰⁾	R50,00 per item	-	-
Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R30,00
Other service fees			
Overdraft facility fee ⁽⁸⁾		R49,00 per month	
Cheque card: Nedbank Greenbacks linkage fee		R24,00 per month	
Visa/Mastercard debit card service fee		Free	
Cheque card service fee		Free	
Garage debit card service fee		R185,00	
Card replacement fee		R145,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
- International		R150,00 per voucher	

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Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 4 Excludes rates charged by network providers.
- 5 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 6 Send money quickly and securely to any South African cellphone.
- 7 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month. Your transaction list will show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 8 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for SMS will be charged at R10,00. For more information please visit nedbank.co.za

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SAVVY BUNDLE ACCOUNT

Everyday banking / Savvy Plus account

Each month you get:

R220,00
per month

- Nedbank Platinum Credit Card monthly service fee included;
- overdraft monthly facility fee⁽¹⁾ included;
- Nedbank Greenbacks Rewards membership included;
- domestic airport lounge access;
- unlimited free card swipes;
- unlimited free cash withdrawals at Participating retailers point-of-sale devices and Nedbank ATMs;
- unlimited free cash deposits at Nedbank ATMs;
- unlimited free debit and stop orders and interaccount transfers; and
- unlimited free eNote SMS notifications.

Account maintenance fee

R220,00⁽⁴⁾ per month

Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash Deposits			
Nedbank ATM	-	Free	R80,00 + R2,00 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R6,50 + R2,00 per R100	-

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Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash withdrawals			
Participating retailers point-of-sale device ⁽¹⁾	-	Free	-
Nedbank ATM	-	Free	R80,00 + R2,20 per R100
ATM of another bank	-	R10,50 + R2,20 per R100	-
ATM of an international bank ⁽⁶⁾	-	R55,00 + R2,20 per R100	-
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To a third party bank account	Free	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00		
Pay to mobile number			
- R1 to R1 000	R10,00	-	-
- R1 000 to R2 500	R14,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R65,00

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Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app / SMS Banking ^(2,4)	ATM / Card	Branch
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	Free	-
Prepaid top-up (data, airtime and electricity) Nedbank ATM	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70		-
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	Free	-	-
- Email	Free	-	-
- Fax	Free	-	-
No-funds Alert ⁽⁹⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank ATM	Free	Free	R15,00
ATM of another bank	-	R8,50	-
International bank's ATM		R9,00	
Transaction lists			
Nedbank ATM	Free	R8,50	R30,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R30,00
Per month older than three months	R10,00		
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	R30,00
Posted	-	-	R30,00
Tax certificates excluding current year	R10,00		R30,00

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Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app / SMS Banking ^(2,4)	ATM / Card	Branch
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured debit order ⁽⁸⁾	R50,00 per item	-	-
Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank ATM	R5,00	-	R30,00
Other service fees			
Cheque card: Nedbank Greenbacks linkage fee		Free	
Visa/Mastercard debit card service fee		Free	
Cheque card service fee		Free	
Garage debit card service fee		Free	
Card replacement fee		R145,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
- International		R150,00 per voucher	

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SAVVY BUNDLE ACCOUNT

Everyday banking / Savvy Plus account

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 4 Excludes rates charged by network providers.
- 5 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 6 Send money quickly and securely to any South African cellphone.
- 7 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month. Your transaction list will show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 8 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 9 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for SMS will be charged at R10,00. For more information please visit nedbank.co.za

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NEDBANK 4ME ACCOUNT

Youth / Nedbank 4me account

Each month you get:

- free card swipes;
- free internal debit and stop orders;
- free cash withdrawals at Participating retailers point-of-sale devices⁽¹⁾;
- up to four free Nedbank ATM withdrawals per month;
- free interaccount transfers and balance enquiries at self-service⁽²⁾ channels;
- free cash deposits of up to R1 000 at a Nedbank ATM.

No monthly fee

Account maintenance fee

FREE

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash Deposits			
Nedbank ATM	-	R1,20 per R100	R80,00 + R2,00 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R6,50 + R2,00 per R100	-

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NEDBANK 4ME ACCOUNT

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Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash withdrawals			
Participating retailer point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank ATM	-	R2,20 per R100	R80,00 + R2,20 per R100
ATM of another bank	-	R10,50 + R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,20 per R100	-
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To a third party bank account	R8,35	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾			
- R1 to R1 000	R10,00	-	-
- R1 001 to R2 500	R14,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	R15,00	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R65,00

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NEDBANK 4ME ACCOUNT

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Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage sard transaction		R4,30	
Prepaid top-up (data, airtime and electricity) Nedbank ATM	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70	-	-
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
No-funds Alert ⁽⁹⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank ATM		Free	R15,00
ATM of another bank	Free	R8,50	-
International bank's ATM	Free	R9,00	
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R30,00
Per month older than three months	R10,00		
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	R30,00
Posted	-	-	R30,00
Tax certificates excluding current year	R10,00		R30,00

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Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured debit order ⁽⁸⁾	R50,00 per item	-	-
Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank ATM	R5,00	-	R30,00
Other service fees			
Visa/Mastercard debit card service fee		Free	
Card replacement fee		R145,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
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UNLOCKED.ME

Youth / Unlocked.Me

Each month you get:

- free card swipes;
- free internal debit and stop orders;
- one free external debit order;
- free interaccount transfers and balance enquiries at self-service⁽¹⁾ channels; and
- free cash deposits of up to R3 000 at a Nedbank ATM, thereafter, a fee will apply.

No monthly fee

Account maintenance fee

R0.00⁽³⁾

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash deposits			
Nedbank ATM	-	R1,20 per R100	R50,00 + R2,00 per R100
Participating retailers point-of-sale device ⁽¹⁾	-	R6,50 + R2,00 per R100	-
Cash withdrawals			
Participating retailers point-of-sale device ⁽¹⁾	-	R2,00	-
Nedbank ATM	-	R8,00 per R1 000 or part thereof	R50,00 + R2,20 per R100
ATM of another bank	-	R10,50 + R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,20 per R100	-

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UNLOCKED.ME

Youth / Unlocked.Me

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To a third party bank account	R2,20	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾			
- R1 to R1 000	R10,00	-	-
- R1 000 to R2 500	R14,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	R5,50	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R65,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank ATM	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70	-	-
Notification fees			
eNote SMS notifications	R0,50 per SMS	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
No-funds Alert ⁽¹⁰⁾	R10,00 per SMS	-	-

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UNLOCKED.ME

Youth / Unlocked.Me

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Balance enquiries			
Nedbank ATM		Free	R15,00
ATM of another bank	Free	R8,50	-
International bank's ATM	Free	R9,00	
Transaction lists			
Nedbank ATM	Free	R8,50	R30,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R30,00
Per month older than three months	R10,00		
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	R30,00
Posted	-	-	R30,00
Tax certificates excluding current year	R10,00		R30,00
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured debit order ⁽⁹⁾	Free	-	-
Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank ATM	R5,00	-	R30,00

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Youth / Unlocked.Me

Other service charges

Visa/Mastercard debit card service fee

Free

Card replacement fee

R145,00

Request for copy of transaction voucher:

- Local

R150,00 per voucher

- International

R150,00 per voucher

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 4 Excludes rates charged by network providers.
- 5 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 6 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 7 Send money quickly and securely to any South African cellphone.
- 8 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month. Your transaction list will show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for SMS will be charged at R10,00. For more information please visit nedbank.co.za

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NEDBANK OPTIMUM ACCOUNT

Seniors / Nedbank Optimum account

By maintaining a minimum balance of R10 000 in any Nedbank fixed deposit, notice deposit or JustInvest Account each month, you get:

R35,00
per month

- no monthly fee;
- free card swipes;
- free cash withdrawals at participating retailers point-of-sale devices⁽¹⁾;
- four Nedbank ATM withdrawals free;
- two free branch cash withdrawals;
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service⁽²⁾ channels;
- cash deposits of up to R5 000 a month at Nedbank ATMs; and
- 50% off branch cash deposit fees.

Account maintenance fee

R35,00⁽³⁾ per month

Transaction fees

**Choose a cheaper channel,
save on bank fees**

**Nedbank Online Banking /
Money app /SMS Banking^(2,4)**

ATM /Card

Branch

Cash deposits

Nedbank ATM

-

R1,20 per R100

R80,00 plus R2,00
per R100

Participating retailers point-of-sale device⁽¹⁾

-

R6,50 plus R2,00 per
R100

-

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NEDBANK OPTIMUM ACCOUNT

Seniors / Nedbank Optimum account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash withdrawals			
Participating retailers point-of-sale device ⁽¹⁾	-	R2,00	-
Nedbank ATM	-	R2,20 per R100	R80,00 plus R2,20 per R100
ATM of another bank	-	R10,50 plus R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 plus R2,20 per R100	-
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To a third party bank account	R8,35	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾			
- R1 to R1 000	R10,00	-	-
- R1 000 to R2 500	R14,00	-	-
Debit order (internal)	R5,00	-	-
Debit order (external)	R19,00	-	-
Stop order	R19,00	-	-
Stop-payment instruction	R5,00	-	R65,00

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NEDBANK OPTIMUM ACCOUNT

Seniors / Nedbank Optimum account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank ATM	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70	-	-
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
No-funds Alert ⁽¹⁰⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank ATM	Free	Free	R15,00
Another bank's ATM	Free	R8,50	-
International bank's ATM	Free	R9,00	
Transaction lists			
Nedbank ATM	Free	R8,50	R30,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R30,00
Per month older than three months	R10,00		
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	R30,00
Posted	-	-	R30,00
Tax certificates excluding current year	R10,00		R30,00

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NEDBANK OPTIMUM ACCOUNT

Seniors / Nedbank Optimum account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured debit order ⁽⁹⁾	R50,00 per item	-	-
Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R30,00
Other service fees			
Overdraft facility fee ⁽⁸⁾		R49,00 per month	
Cheque card: Nedbank Greenbacks linkage fee		R24,00 per month	
Visa/Mastercard debit card service fee		Free	
Cheque card service fee		R185,00 per annum	
Garage debit card		R185,00 per annum	
Card replacement fee		R145,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
- International		R150,00 per voucher	

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NEDBANK OPTIMUM ACCOUNT

Seniors / Nedbank Optimum account

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 4 Excludes rates charged by network providers.
- 5 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 6 Send money quickly and securely to any South African cellphone.
- 7 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month. Your transaction list will show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 8 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for SMS will be charged at R10,00. For more information please visit nedbank.co.za

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NEDBANK CREDIT CARDS

Monthly fees	Maintenance fee	Credit facility service fee ⁽¹⁾ from	Additional card fee	Rewards linkage fee
NEDBANK CREDIT CARDS				
Nedbank Classic	R32,00	R18,50	R32,00	R24,00
Nedbank Gold	R32,00	R18,50	R25,00	R24,00
Nedbank Platinum	R57,00	R26,00	R30,00	R24,00
Nedbank Mastercard Gold*	R34,00	R21,00	R25,00	-
Dezign*	R14,50	R18,50	-	-
Ke Yona*	R60,00	R18,50	-	-
Go Banking	R25,00	R18,50	-	-
Garage Card	R40,00	R18,50	R30,00	-
NEDBANK GREENBACKS CREDIT CARDS (REWARDS)				
Greenbacks Classic*	R32,00	R18,50	R32,00	R24,00
Greenbacks Gold	R32,00	R18,50	R25,00	R24,00
Greenbacks Platinum	R57,00	R26,00	R30,00	R24,00
Savvy and Professional Bundle	Free	-	Free	Free

***These products are no longer available.**

Once-off initiation fee⁽²⁾ R198,00

Transaction fees

Subscription fees: Self-service⁽³⁾ banking R0,00

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app / SMS Banking ⁽⁴⁾	ATM / Card	Branch
Deposits			
Cash deposit	-	R1,20 per R100	R80,00 + R2,00 per R100

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NEDBANK CREDIT CARDS

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ⁽⁴⁾	ATM /Card	Branch
Cash withdrawals			
Nedbank ATM	-	R2,20 per R100	R80,00 + R2,00 per R100
ATM of another bank	-	R10,50 + R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,20 per R100	-
Payments and transfers			
Transfer between your own Nedbank accounts	R4,30	R4,30	R99,90
To a third party bank account	R8,35	-	-
Purchases and top-ups			
Fuel purchase (applicable to garage card only)	-	R6,50	-
Notification fees			
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
Balance enquiries			
Nedbank ATM	Free	Free	R15,00
ATM of another bank	-	R8,50	-
International		R9,00	
Statements			
Nedbank ATM	Free	Free	-
Posted	-	-	Free

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NEDBANK CREDIT CARDS

Choose a cheaper channel, save on bank fees	Nedbank Online Banking /Money app /SMS Banking ⁽⁴⁾	ATM /Card	Branch
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured payment	R90,00	-	-
Disputed transaction fees			
Incorrectly disputed transaction	-	-	-
Local	-	-	R160,00
International	-	-	R195,00
Other service fees			
Tracing fee		Up to R410,00	
Face-to-face card delivery (where applicable) ⁽⁶⁾		R160,00	
Same day card delivery		R430,00	
Card replacement fee ⁽⁷⁾		R145,00	
International currency conversion fee ⁽⁵⁾		2%	

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NEDBANK CREDIT CARDS

Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum R45,00). The credit facility service fee covers the costs associated with providing the credit card facility, up to 55 days' interest-free routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility.
- 2 The once-off initiation fee is free on Savvy and Professional Bundle credit cards.
- 3 This includes banking at self-service terminals, Nedbank Internet Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Agent-assisted and Cellphone Banking WAP. Free on Savvy and Professional Bundle credit cards.
- 4 Excludes rates charged by network providers.
- 5 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 6 Face-to-face card delivery is free on Platinum, Savvy and Professional Bundle credit cards.
- 7 Applicable to garage cards as well. Free on Platinum, Savvy and Professional Bundle credit cards.
- 8 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.

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PERSONAL LOANS

A personal loan is an easy and affordable way to better your life. Think about the good that a loan can do for you or your family.

PERSONAL LOANS FEES

Initiation fee maximum amount (once-off)	R1 207,50
Monthly service fee	R69,00
Maximum Interest rate (risk dependent)	Prime interest rate + 17,5%
Loan amounts	R2 000 to R300 000
Repayment terms	6 to 72 months

Notes

- Initiation fee is dependent on the loan size with a maximum amount of R1 207,50.
- You must earn a net salary of at least R3 500 per month with a basic salary of R3 500 a month.

OVERDRAFT

Initiation fee maximum amount (once-off)	R152,00 or 15% of the initial limit
Monthly service fee	R49,00
Maximum Interest rate (risk dependent)	Prime interest rate + 10,5%
Loan amounts	R500 to R250 000

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HOME LOANS

Initiation fee

R6 037

- It covers the costs of processing your home loan application and is charged on all home loan applications (excluding readvances).
- You may opt to pay the fee upfront when you sign your home loan documentation at the attorney (Nedbank's recommended option) or you may add the fee to the loan amount (subject to Nedbank's credit policy).

Monthly service fee

R69,00

- It covers the costs of maintaining your home loan account and is included in your monthly home loan instalment.

Transactional fees

R80,00 + R2,00 per R100
or part thereof

Cash deposit fee

- It is charged for any cash deposit into your home loan account at a Nedbank branch.

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MY POCKET

Savings and investments / My Pocket

Each month you get:

No monthly fee

- immediate access to your money – no notice period required.
- zero monthly maintenance fees and no minimum account balance requirements.
- up to 10 MyPockets per transactional account and earn interest on each one.
- free interaccount transfers using our digital banking channels.
- access to electronic payments.
- use the goal savings calculator to help you reach your savings goals.

Account maintenance fee

R0,00 per month

Transactional Fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app / SMS Banking ⁽²⁾	ATM / Card	Branch
Payments and transfers			
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Debit order (internal)	R6,00	-	-
Debit order (external)	R13,00	-	-
Stop order	R13,00	-	-
Pay to cellphone number⁽²⁾			
- R1 to R1 000	R10,00	-	-
- R1 000 to R2 500	R14,00	-	-

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MY POCKET

Savings and investments / My Pocket

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ⁽²⁾	ATM /Card	Branch
Purchases and top-ups			
LOTTO purchase	R2,70	-	-
Data, airtime and electricity	R1,50	R1,50	-
Notifications and statements			
Statement fee	Free		R30,00
No-funds Alert ⁽⁴⁾	R10,00 per SMS	-	-
Declined Transaction fees due to insufficient money			
Dishonouring fee ⁽³⁾	R50,00		

Notes

- 1 Self-service channels includes SMS Banking, Online Banking the Nedbank Money app and in branch self-service kiosks.
- 2 Send money quickly and securely to any South African cellphone.
- 3 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 4 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for SMS will be charged at R10,00. For more information please visit nedbank.co.za

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INVESTMENT FEES

Savings and investments / Investment fees

Transactional fees

Deposits ⁽¹⁾ Cash deposit at branch teller Cash deposit at a Nedbank ATM	R80,00 + R2,00 per R100 R1,20 per R100
Payments to a recipient ⁽²⁾ Branch Self-service ⁽²⁾ channels	R26,00 per payment One free payment a month, thereafter R26,00 per payment
Notice of withdrawal ⁽⁴⁾ Branch or Nedbank Contact Centre (NCC)	R36,50
Bank statements ⁽⁵⁾ Branch or Nedbank Contact Centre (NCC)	R30,00
Tax certificates ⁽⁶⁾ Branch or Nedbank Contact Centre (NCC)	R30,00
Early withdrawal of fixed-term deposits ⁽⁷⁾ Percentage (%) of the amount withdrawn x remaining period (investment) plus an administration fee	

Notes

- 1 The initial cash deposit into an investment account does not attract any fees.
- 2 This fee applies to a notice of withdrawal to a recipient and is deducted from the withdrawal amount. A recipient is any account other than your own Nedbank accounts.
- 3 Self-service channels include Online Banking and the Nedbank Money app.
- 4 Fee charged for notice of withdrawal done to any account, including your own Nedbank accounts, using physical channels.
- 5 One free statement per month via mobstat or email. Statements may also be accessed via Online Banking free of charge.

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INVESTMENT FEES

Savings and investments / Investment fees

- 6 One free tax certificate per year via mobstat or email. Tax certificates may also be accessed via online banking free of charge.
- 7 This fee applies to any fixed term deposit that is withdrawn before the end of the investment term, and a 32Day Notice Deposit that is withdrawn before the notice period required. The percentage used to calculate the penalty fee as well as the administration fee, will be available at the NCC or at any branch.

Club fees

Channel Fee

Value deposited	Branch (over the counter)
R0 - R100	$R80,00 + R2,20 = R82,20$
R101 - R200	$R80,00 + (2 \times R2,20) = R84,40$
R201 - R300	$R80,00 + (3 \times R2,20) = R86,60$
R301 - R400	$R80,00 + (4 \times R2,20) = R88,80$
R401 - R500	$R80,00 + (5 \times R2,20) = R91$
R501 - R600	$R80,00 + (6 \times R2,20) = R93,20$
R601 - R700	$R80,00 + (7 \times R2,20) = R95,40$
R701 - R800	$R80,00 + (8 \times R2,20) = R97,60$
R801 - R900	$R80,00 + (9 \times R2,20) = R99,80$
R901 - R1 000	$R80,00 + (10 \times R2,20) = R102$
R1 500	$R80,00 + (15 \times R2,20) = R111$
R2 000	$R80,00 + (20 \times R2,20) = R124$
R2 500	$R80,00 + (25 \times R2,20) = R135$
R3 000	$R80,00 + (30 \times R2,20) = R146$
R3 500	$R80,00 + (35 \times R2,20) = R157$
R25 000	$R80,00 + (250 \times R2,20) = R630$

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Savings and investments

NEDBANK N-5000 ACCOUNT

Savings and investments / Nedbank N-5000 account

By maintaining a minimum balance of R20 000 or more and having a debit transaction of R500 or more each month, you get:

R35,00
per month

- no monthly fee;
- free card swipes;
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service⁽²⁾ channels;
- cash deposits of up to R5 000 a month at a Nedbank ATM included, thereafter a fee will apply; and
- 50% off ATM cash deposit fees.

Account maintenance fee

R35,00⁽³⁾ per month

Transaction fees

**Choose a cheaper channel,
save on bank fees**

**Nedbank Online Banking /
Money app /SMS Banking^(2,4)**

ATM / Card

Branch

Cash Deposits

Nedbank ATM

-

R0,60 per R100

R80,00 plus R2,00
per R100

Participating retailers point-of-sale devices⁽¹⁾

-

R6,50 plus R2,00 per
R100

-

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Savings and investments

NEDBANK N-5000 ACCOUNT

Savings and investments / Nedbank N-5000 account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash withdrawals			
Participating retailers point-of-sale device ⁽¹⁾	-	R2,00	-
Nedbank ATM	-	R2,20 per R100	R80,00 plus R2,20 per R100
ATM of another bank	-	R10,50 plus R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 plus R2,20 per R100	-
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To a third party bank account	R8,35	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾			
- R1 to R1 000	R10,00	-	-
- R1 000 to R2 500	R14,00	-	-
Debit order (internal)	R5,00	-	-
Debit order (external)	R19,00	-	-
Stop order	R19,00	-	-
Stop-payment instruction	R5,00	-	R65,00

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NEDBANK N-5000 ACCOUNT

Savings and investments / Nedbank N-5000 account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank ATM	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70	-	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
No-funds alert	R10,00 per SMS	-	-
Balance enquiries			
Nedbank ATM	Free	Free	R15,00
ATM of another bank	Free	R8,50	-
International bank's ATM	Free	R9,00	-
Transaction lists			
Nedbank ATM	Free	R8,50	R30,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R30,00
Per month older than three months	R10,00		
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	R30,00
Posted	-	-	R30,00
Tax certificates excluding current year	R10,00		R30,00

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NEDBANK N-5000 ACCOUNT

Savings and investments / Nedbank N-5000 account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app / SMS Banking ^(2,4)	ATM / Card	Branch
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Free	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured debit order	R50,00	-	-
Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank ATM	R5,00	-	R30,00
Other service charges			
Visa/Mastercard debit card service fee		Free	
Cheque card service fee		R185,00 per annum	
Garage debit card service fee		R185,00 per annum	
Card replacement fee		R145,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
- International		R150,00 per voucher	

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NEDBANK N-5000 ACCOUNT

Savings and investments / Nedbank N-5000 account

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 4 Excludes rates charged by network providers.
- 5 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 6 Send money quickly and securely to any South African cellphone.
- 7 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month. Your transaction list will show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 8 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for SMS will be charged at R10,00. For more information please visit nedbank.co.za

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MONEY MARKET INVESTMENT ACCOUNT

Savings and investments / Money Market Investment account

By maintaining a minimum balance of R20 000 or more and having a debit transaction of R500 or more each month, you get:

R35,00
per month

- no monthly fee;
- free card swipes;
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service⁽¹⁾ channels; and
- 50% off branch cash deposit fees.

Account maintenance fee

R35,00⁽³⁾ per month

Transaction fees

**Choose a cheaper channel,
save on bank fees**

**Nedbank Online Banking /
Money app / SMS Banking^(2,4)**

ATM / Card

Branch

Cash Deposits

Nedbank ATM

-

R1,20 per R100

R80,00 plus R2,00
per R100

Participating retailers point-of-sale device⁽¹⁾

-

R6,50 plus R2,00 per
R100

-

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MONEY MARKET INVESTMENT ACCOUNT

Savings and investments / Money Market Investment account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Cash withdrawals			
Participating retailers point-of-sale device ⁽¹⁾	-	R2,00	-
Nedbank ATM	-	R2,20 per R100	R80,00 plus R2,20 per R100
ATM of another bank	-	R10,50 plus R2,20 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 plus R2,20 per R100	-
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To a third party bank account	R8,35	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Pay to cellphone number			
- R1 to R1 000	R10,00	-	-
- R1 000 to R2 500	R14,00	-	-
Debit order (internal)	R5,00	-	-
Debit order (external)	R19,00	-	-
Stop order	R19,00	-	-
Stop-payment instruction	R5,00	-	R65,00

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Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking / Money app /SMS Banking ^(2,4)	ATM /Card	Branch
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R8,50	-
LOTTO purchase	R2,70	-	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,15	-	-
- Fax	R15,00	-	-
No-funds alert	R10,00 per SMS	-	-
Balance enquiries			
Nedbank ATM		Free	R15,00
ATM of another bank	Free	R8,50	-
International bank's ATM	Free	R9,00	-
Transaction lists			
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Point-of-sale device	-	R8,60	-
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Honouring fee per item	R90,00	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R30,00
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FOREIGN EXCHANGE

Transaction fees

Travel Card

Commission	2,15%
Minimum charge	R120,00
Commission Cash-out	1%
Back-up card	Free
ATM fee	\$3 equivalent
Cross currency conversion	3%
POS	Free
Replacement card	Free
Foreign banknotes (purchases and sales)	
Commission (client buys from Nedbank)	2,15%
Minimum charge	R120,00
Banknotes for countries in Common Monetary Area (LSL, NAD, SZL)	
Commission	3,40%
Minimum charge	R120,00
Travellers cheque purchases (client selling to Nedbank)	
Commission	2,30%
Minimum charge	R120,00

Additional fees

Admin fee: Branch cash-out and reload	R100
Admin fee: Service desk cash-out and reload Digital	R50
Digital reloads and Cash-outs	No Admin fee
Administration fee and personalised delivery (additional)	R100
Delivery fee for amounts below R20 000	R240

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FOREIGN EXCHANGE

Incoming payment

Amounts over R2 000

Commission	0,62%
Minimum charge	R150,13
Maximum charge	R747,02
Pension payments processed manually	50% discount on standard fee

Electronic incoming payments

Amounts over R2 000

Commission	0,62%
Minimum charge	R150,13
Maximum charge	R747,02
Pension payments processed	50% discount on standard fee

Amounts under R2 000

Flat fee	R97,63
Pension payments processed	50% discount on standard fee

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FOREIGN EXCHANGE

Transaction fees

Outgoing payments

Commission	0,66%
Minimum charge	R179,01
Maximum charge	R900,93
Communication fee	R125
Incorrect instructions (excludes foreign charges)	R280 + foreign bank charges
Digital payment tracker	R10
Payment search	R280

Personal foreign cheques

Commission	1,17%
Minimum charge	R224,55
Maximum charge	R1 150,83
Payments search	R317,74
Unpaid advice (excludes foreign charges)	R225 + foreign bank charges
Other charges	
NEP form (attestation)	R49,40
Courier charges	Dependent on the courier used

Eco Bank

Outward fee: beneficiary USD	6,5%
Outward fee: local currency account	4,5%



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