



2021 PRICING

FOR PRODUCTS NO LONGER SOLD

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

see money differently

NEDBANK

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Current accounts

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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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Savings and investments

NEDBANK CURRENT ACCOUNT

Current accounts/Nedbank current account

Account maintenance fee

R37,50⁽¹⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Cash deposits			
Nedbank	–	R1,20 per R100	R80,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽³⁾	–	R6,50 + R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale devices ⁽³⁾	–	R6,50 + R2,20 per R100	R80,00 + R2,20 per R100
Nedbank	–	R2,20 per R100	–
ATM of another bank	–	R10,50 + R2,20 per R100	–
ATM of an international bank ⁽⁴⁾	–	R55,00 + R2,20 per R100	–

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Current accounts

Discontinued 2020

Savings and
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NEDBANK CURRENT ACCOUNT

Current accounts/Nedbank current account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	R4,30	R4,30	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	R8,35	–	R150,00
Instant payment up to R2 000	R10,00	–	–
Instant payment over R2 000	R49,00		
Pay to cellphone number⁽⁵⁾			
- R1 to R1 000	R10,00	–	–
- R1 001 to R2 500	R14,00	–	–
Debit order (internal)	R5,00	–	–
Debit order (external)	R19,00	–	–
Stop order	R19,00	–	–
Stop-payment instruction	–	–	R65,00
Purchases and top-ups			
Debit or cheque card swipe	–	R4,30	–
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	–	–

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NEDBANK CURRENT ACCOUNT

Current accounts/Nedbank current account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
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	Free	Free	R15,00
ATM of another bank	–	R8,50	–
International	–	R9,00	–
Transaction lists			
Nedbank	–	R8,50	R30,00 per page
Statements			
Per month	Free	–	R30,00
Per month older than three months	R10,00	One free per billing cycle, thereafter R10,00	–
Current month (bank-certified) ⁽⁶⁾	–	–	–
Three months (bank-certified)	–	R30,00	–
Posted	–	–	R30,00
Tax certificate (excluding current year)	R10,00	–	R30,00

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NEDBANK CURRENT ACCOUNT

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Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Declined transaction fees due to insufficient money			
Nedbank	–	Free	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order ⁽⁸⁾	R50,00	–	–
Honouring fee per item	R90,00	–	–
Disputed debit order fee			
Nedbank	R5,00	–	R30,00
Other service fees			
Overdraft facility fee ⁽⁷⁾		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 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 CURRENT ACCOUNT

Current accounts/Nedbank current account

NOTES:

- 1 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 Facility fees per Deziign Banking prescribed by the National Credit Act, may differ for internal banking segments.
- 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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DEZIGN BANKING CURRENT ACCOUNT

Current accounts/Dezign Banking current account

Account maintenance fee R45,00⁽¹⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Cash deposits			
Nedbank	–	R1,20 per R100	R80,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽³⁾	–	R6,50 + R2,00 per R100	–
Cash withdrawals			
Nedbank	–	R2,20 per R100	R80,00 + R2,20 per R100
Participating retailers' point-of-sale devices ⁽³⁾	–	R2,00	R100
ATM of another bank	–	R10,50 + R2,20 per R100	–
ATM of an international bank ⁽⁴⁾	–	R55,00 + R2,20 per R100	–

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DEZIGN BANKING CURRENT ACCOUNT

Current accounts/Dezign Banking current account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	R8,35	–	R150,00
Instant payment up to R2 000	R10,00	–	–
Instant payment over R2 000	R49,00	–	–
Pay to cellphone number⁽⁵⁾			
- R1 to R1 000	R10,00	–	–
- R1 001 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
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	–	–

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DEZIGN BANKING CURRENT ACCOUNT

Current accounts/Dezign Banking current account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
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 ⁽⁹⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	-	R8,50	-
International	-	R9,00	-
Transaction lists			
Nedbank	-	R8,50	R30,00 per page
Statements			
Per month	Free	-	R30,00
Per month older than three months	R10,00	One free per billing cycle, thereafter R10,00	
Current month (bank-certified) ⁽⁶⁾	-		-
Three months (bank-certified)	-	R30,00	-
Posted	-	-	R30,00
Tax certificates (excluding current year)	R10,00		R30,00

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DESIGN BANKING CURRENT ACCOUNT

Current accounts/Dezign Banking current account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Declined transaction fees due to insufficient money			
Nedbank	–	Free	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order ⁽⁸⁾	R50,00	–	–
Honouring fee per item	R90,00	–	–
Disputed debit order fee			
Nedbank	R5,00	–	R30,00

Other service fees

Self-service banking subscription fee	Free
Overdraft facility fee ⁽⁷⁾	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 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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DEZIGN BANKING CURRENT ACCOUNT

Current accounts/Dezign Banking current account

NOTES:

- 1 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- 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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KE YONA BUNDLE ACCOUNT

Everyday banking/Ke Yona Bundle account

Each month you get:

R65,00
per month

- unlimited card swipes;
- unlimited internal debit and stop orders;
- unlimited cash withdrawals at participating retailers' point-of-sale device⁽¹⁾;
- first 10 Nedbank transactions included in the monthly fee – these include Nedbank ATM withdrawals (limited to 4), external debit orders, electronic payments on Online Banking / Nedbank Money app, balance enquiries at a branch;
- free cash deposits of up to R3 000 at a Nedbank ATM, thereafter a fee will apply; and
- R2 000 funeral cover.

Account maintenance fee

R65,00⁽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)	AMT/Card	Branch
Deposits			
Cash deposit	–	R1,20 per R100	R80,00 + R2,00 per R100
Participating retailers' point-of-sale device ⁽¹⁾	–	R6,50 + R2,00 per R100	–

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KE YONA BUNDLE ACCOUNT

Everyday banking/Ke Yona Bundle account

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)	AMT/Card	Branch
Cash withdrawals			
Participating retailers' point-of-sale device ⁽¹⁾	–	R2,00	–
Nedbank	–	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	Unlimited	Unlimited	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	R8,35	–	R150,00
Instant payment (up to R2 000)	R10,00 if less than R2 000 and R49,00 if more than R2 000	–	–
Pay to cellphone number⁽⁶⁾			
- R1 to R1 000	R10,00	–	–
- R1 000 to R2 500	R14,00	–	–
Debit order (internal)	Unlimited	–	–
Debit order (external)	R13,00	–	–
Stop order	Unlimited	–	–
Stop-payment instruction	R5,00	–	R65,00

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Everyday banking/Ke Yona Bundle account

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)	AMT/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	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	Free	Unlimited	R15,00
ATM of another bank	–	R8,50	–
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	–	R30,00
Per month older than three months	R10,00	–	R30,00
Current month (bank-certified) ⁽⁷⁾	–	One free per billing cycle, thereafter R10,00	
Three months (bank-certified)	–	R30,00	–
Posted	–	–	R30,00
Tax certificates (excluding current year)	R10,00	–	R30,00

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KE YONA BUNDLE ACCOUNT

Everyday banking/Ke Yona Bundle account

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)	AMT/Card	Branch
Declined transaction fees due to insufficient money			
Nedbank	–	Free	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order ⁽⁸⁾	R50,00	–	–
Disputed debit order fee			
Nedbank	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	
- International		R150,00 per voucher	

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KE YONA BUNDLE ACCOUNT

Everyday banking/Ke Yona Bundle 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 R45,00 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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TRANSACTOR ACCOUNT

Current accounts/Transactor account

Account maintenance fee R35,00⁽¹⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Cash deposits			
Nedbank	–	R1,20 per R100	R80,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽³⁾	–	R6,50 + R2,00 per R100	–
Cash withdrawals			
Nedbank	–	R2,20 per R100	R80,00 + R2,20 per R100
Participating retailers' point-of-sale devices ⁽³⁾	–	R2,00	–
ATM of another bank	–	R10,50 + R2,20 per R100	–
ATM of an international bank ⁽⁴⁾	–	R55,00 + R2,20 per R100	–

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TRANSACTOR ACCOUNT

Current accounts/Transactor account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	R8,35	–	R150,00
Instant payment up to R2 000	R10,00	–	–
Instant payment over R2 000	R49,00		
Pay to cellphone number⁽⁵⁾			
- R1 to R1 000	R10,00	–	–
- R1 001 to R2 500	R14,00	–	–
Debit order (internal)	R5,00	–	–
Debit order (external)	R13,00	–	–
Stop order	R13,00	–	–
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	R1,50	R1,50	–
Prepaid top-up at ATM of another bank	–	R8,50	–
LOTTO purchase	R2,70	–	–

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TRANSACTOR ACCOUNT

Current accounts/Transactor account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
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 ⁽⁷⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	-	R8,50	-
International		R9,00	
Transaction lists			
Nedbank	-	R8,50	R30,00 per page
Statements			
Per month	Free	-	R30,00
Per month older than three months	R10,00	One free per billing cycle, thereafter R10,00	
Current month (bank-certified) ⁽⁶⁾	-		-
Three months (bank-certified)	-	R30,00	-
Posted	-	-	R30,00
Tax certificate (excluding current year)	R10,00		R30,00

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TRANSACTION ACCOUNT

Current accounts/Transactor account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	AMT/Card	Branch
Declined transaction fees due to insufficient money			
Nedbank	–	Free	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order ⁽⁸⁾	R50,00	–	–
Honouring fee per item	R90,00		
Disputed debit order per item	R5,00	–	R30,00
Other service fees			
Cheque card: Nedbank Greenbacks linkage fee		R24,00 per month	
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	

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TRANSACTION ACCOUNT

Current accounts/Transaction account

NOTES:

- 1 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
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- 7 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 8 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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GO BANKING ACCOUNT

Current accounts/Go Banking account

**BY MAINTAINING A MINIMUM BALANCE OF R5 000
OR MORE EACH MONTH, YOU GET:**

R35,00
per month

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

Account maintenance fee

R35,00⁽²⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/Card	Branch
Cash deposits			
Nedbank	–	R1,20 per R100	R80,00 plus R2,00 per R100
Participating retailers' point-of-sale device ⁽⁴⁾	–	R6,50 plus R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale device ⁽⁴⁾	–	R2,00	–
Nedbank	–	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	–

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Current accounts/Go Banking account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	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
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	–	–

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GO BANKING ACCOUNT

Current accounts/Go Banking account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/Card	Branch
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 ⁽¹⁰⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	-	R8,50	-
International	-	R9,00	
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	-	R30,00
Per month older than three months	R10,00	One free per billing cycle, thereafter R10,00	
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	-
Posted	-	-	R30,00
Tax certificate (excluding current year)	R10,00		R30,00

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GO BANKING ACCOUNT

Current accounts/Go Banking account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/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	–	–
Honouring fee per item	R90,00	–	–
Disputed debit order fee per item	R5,00		R30,00
Other service charges			
Self-service banking subscription fee		Free	
Overdraft facility fee ⁽⁸⁾		R49,00 per month	
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	

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Savings and
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GO BANKING ACCOUNT

Current accounts/Go Banking account

NOTES:

- 1 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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 Alertt 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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Savings and investments

WEALTH TRADER INVESTMENT ACCOUNT

Current accounts/Wealth Trader Investment account

**BY MAINTAINING A MINIMUM BALANCE OF R10 000
OR MORE EACH MONTH, YOU GET:**

R35,00
per month

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

Account maintenance fee

R35,00⁽²⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/Card	Branch
Cash deposits			
Nedbank	–	R1,20 per R100	R80,00 plus R2,00 per R100
Participating retailers' point-of-sale device ⁽⁴⁾	–	R6,50 plus R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale device ⁽⁴⁾	–	R2,00	–
Nedbank	–	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	–

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Current accounts

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Savings and investments

WEALTH TRADER INVESTMENT ACCOUNT

Current accounts/Wealth Trader Investment account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	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
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	–	–

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WEALTH TRADER INVESTMENT ACCOUNT

Current accounts/Wealth Trader Investment account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/Card	Branch
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 ⁽¹⁰⁾	R10,00 per SMS	-	-
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	-	R8,50	-
International		R9,00	
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	-	R30,00
Per month older than three months	R10,00	One free per billing cycle, thereafter R10,00	
Current month (bank-certified) ⁽⁷⁾	-		-
Three months (bank-certified)	-	R30,00	-
Posted	-	-	R30,00
Tax certificate (excluding current year)	R10,00		R30,00

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WEALTH TRADER INVESTMENT ACCOUNT

Current accounts/Wealth Trader Investment account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽³⁾	AMT/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 per item	R5,00	–	R30,00
Other service charges			
Self-service banking subscription fee		Free	
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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WEALTH TRADER INVESTMENT ACCOUNT

Current accounts/Wealth Trader Investment account

NOTES:

- 1 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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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Savings and investments

DEZIGN STUDENT ACCOUNT

Current accounts/Dezign Student account

EACH MONTH YOU GET:

R22,00
per month

- unlimited card swipes;
- unlimited cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾;
- unlimited Nedbank ATM withdrawals;
- unlimited account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service⁽²⁾ channels; and
- unlimited prepaid top-ups (data, airtime and electricity) at self-service⁽²⁾ channels.

Account maintenance fee

R22,00⁽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)	AMT/Card	Branch
Deposits			
Cash deposit	–	R1,00 per R100	R75,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽¹⁾	–	R6,50 + R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale devices ⁽¹⁾	–	Free	–
Nedbank	–	–	R75,00 + R2,00 per R100
ATM of another bank	–	R10,00 + R2,00 per R100	–
ATM of an international bank ⁽⁵⁾	–	R50,00 + R2,00 per R100	–

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Current accounts

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Savings and investments

DEZIGN STUDENT ACCOUNT

Current accounts/Dezign Student account

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)	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R80,00
To another Nedbank account	Free	–	Free
To an account at another bank	Free	–	R125,00
Instant payment (up to oR2 000)	R10,00 if less than R2 000 and R49,00 if more than R2 000	–	–
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)	Free	–	–
Stop order	Free	–	–
Stop-payment instruction	–	–	R63,00
Purchases and top-ups			
Debit or cheque card swipe	–	Free	–
Garage card transaction	–	R4,30	–
Prepaid top-up (data and airtime)	R1,00	R1,00	–
Prepaid top-up (electricity)	R2,00	R2,00	–
Prepaid top-up at ATM of another bank	–	R8,00	–
Lotto purchase	R2,60	–	–
Notification fees			
eNote SMS notifications	Free	–	–
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	–	–
- Email	R1,00	–	–
- Fax	R10,00	–	–
No-funds Alert	R13,00 per SMS	–	–

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DEZIGN STUDENT ACCOUNT

Current accounts/Dezign Student account

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)	AMT/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R8,00
ATM of another bank	–	R8,00	–
Transaction lists			
Nedbank	Free	R8,00	R30,00 per page
Statements			
Per month	Free	–	R30,00
Current month (bank-certified) ⁽⁷⁾	–	One free per billing cycle, thereafter R10,00	–
Three months (bank-certified)	–	R30,00	–
Posted	–	–	R30,00
Declined transaction fees due to insufficient money			
Nedbank	–	Free	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order	R60,00 per item	–	–
Disputed debit order fee			
Nedbank	R5,00	–	R30,00

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Savings and investments

DEZIGN STUDENT ACCOUNT

Current accounts/Dezign Student account

Other service fees

Visa/Mastercard debit card service fee

Free

Card replacement fee

R140,00

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 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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KE YONA PAY-AS-YOU-USE ACCOUNT

Current accounts/Ke Yona Pay-as-you-use account

Account maintenance fee R6,00⁽¹⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Deposits			
Cash deposit	–	R1,00 per R100	R30,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽³⁾	–	R6,50 + R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale devices ⁽³⁾	–	R3,00	–
Nedbank	–	R7,50	R75,00 + R2,00 per R100
	–	–	
ATM of another bank	–	R10,00 + R2,00 per R100	
ATM of an international bank ⁽⁴⁾	–	R50,00 + R2,00 per R100	–

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Savings and
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KE YONA PAY-AS-YOU-USE ACCOUNT

Current accounts/Ke Yona Pay-as-you-use account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	R4,30	R4,30	R80,00
To another Nedbank account	R8,35	–	R125,00
To an account at another bank	R8,35	–	R125,00
Instant payment up to R2 000	R10,00	–	–
Instant payment more than R2 000	R49,00		
Pay to cellphone number⁽⁵⁾			
- R1 to R1 000	R10,00	–	–
- R1 001 to R2 500	R14,00	–	–
Debit order (internal)	R3,00	–	–
Debit order (external)	R7,00	–	–
Stop order	R7,00	–	–
Stop-payment instruction	R5,00	–	R63,00
Purchases and top-ups			
Debit or cheque card swipe	–	R3,00	–
Garage card transaction	–	R4,30	–
Prepaid top-up (data and airtime)	R1,00	R1,00	–
Prepaid top-up (electricity)	R2,00	R2,00	–
Prepaid top-up at ATM of another bank	–	R8,00	–
LOTTO purchase	R2,60	–	–

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KE YONA PAY-AS-YOU-USE ACCOUNT

Current accounts/Ke Yona Pay-as-you-use account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,00	-	-
- Fax	R10,00	-	-
No-funds Alert	R13,00 per SMS	-	-
Balance enquiries			
Nedbank	Free	Free	R7,00
ATM of another bank	-	R8,00	-
Transaction lists			
Nedbank	-	R8,00	R30,00 per page
Statements			
Per month	Free	-	R30,00
Current month (bank-certified) ⁽⁶⁾	-	One free per billing cycle, thereafter R10,00	-
Three months (bank-certified)	-	R30,00	-
Posted	-	-	R30,00

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KE YONA PAY-AS-YOU-USE ACCOUNT

Current accounts/Ke Yona Pay-as-you-use account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Declined transaction fees due to insufficient money			
Nedbank	–	Free	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order	R10,00 per item	–	–
Disputed debit order fee			
Nedbank	R5,00	–	R30,00
Other service fees			
Visa/Mastercard debit card service fee		Free	
Card replacement fee		R140,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
- International		R150,00 per voucher	

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Savings and
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KE YONA PAY-AS-YOU-USE ACCOUNT

Current accounts/Ke Yona Pay-as-you-use account

NOTES:

- 1 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 8 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 R13,00. For more information please visit nedbank.co.za.

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KE YONA PLUS ACCOUNT

Current accounts/Ke Yona Plus account

Account maintenance fee R6,00⁽¹⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Deposits			
Cash deposit	–	R1,00 per R100	R30,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽³⁾	–	R6,00 + R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale devices ⁽³⁾	–	R3,00	–
Nedbank	–	R7,50	R75,00 + R2,00 per R100
	–	–	
ATM of another bank	–	R10,00 + R2,00 per R100	–
ATM of an international bank ⁽⁴⁾	–	R50,00 + R2,00 per R100	–

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KE YONA PLUS ACCOUNT

Current accounts/Ke Yona Plus account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	R4,30	R4,30	R80,00
To another Nedbank account	R8,35	–	R125,00
To an account at another bank	R8,35	–	R125,00
Instant payment up to R2 000	R10,00	–	–
Instant payment more than R2 000	R49,00	–	–
Pay to cellphone number⁽⁵⁾			
- R1 to R1 000	R10,00	–	–
- R1 001 to R2 500	R14,00	–	–
Debit order (internal)	R3,00	–	–
Debit order (external)	R7,00	–	–
Stop order	R7,00	–	–
Stop-payment instruction	R5,00	–	R63,00
Purchases and top-ups			
Debit or cheque card swipe	–	R3,00	–
Garage card transaction	–	R4,30	–
Prepaid top-up (data and airtime)	R1,00	R1,00	–
Prepaid top-up (electricity)	R2,00	R2,00	–
Prepaid top-up at ATM of another bank	–	R8,00	–
LOTTO purchase	R2,60	R2,60	–

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KE YONA PLUS ACCOUNT

Current accounts/Ke Yona Plus account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,00	-	-
- Fax	R10,00	-	-
No-funds Alert	R13,00 per SMS	-	-
Balance enquiries			
Nedbank	Free	Free	R8,00
ATM of another bank	-	R8,00	-
Transaction lists			
Nedbank	-	R8,00	R30,00 per page
Statements			
Per month	Free	-	R30,00
Current month (bank-certified) ⁽⁶⁾	-	One free per billing cycle, thereafter R10,00	-
Three months (bank-certified)	-	R30,00	-
Posted	-	-	R30,00

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KE YONA PLUS ACCOUNT

Current accounts/Ke Yona Plus account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Declined transaction fees due to insufficient money			
Nedbank	–	Free	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order	R10,00 per item	–	–
Disputed debit order fee			
Nedbank	R5,00	–	R30,00
Other service fees			
Visa/Mastercard debit card service fee		Free	
Card replacement fee		R140,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
- International		R150,00 per voucher	

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KE YONA PLUS ACCOUNT

Current accounts/Ke Yona Plus account

NOTES:

- 1 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 8 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 R13,00. For more information please visit nedbank.co.za.

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NEDBANK EVERYDAY ACCOUNT

Current accounts/Nedbank Everyday account

Account maintenance fee	R160,00 ⁽¹⁾ per month
Monthly rebate ⁽²⁾	R30,00

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Deposits			
Cash deposit	–	R1,00 per R100	R75,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽⁴⁾	–	R6,50 + R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale devices ⁽⁴⁾	–	Unlimited	–
Nedbank ATM ⁽⁵⁾	–	Four free per billing cycle, thereafter R2,00 per R100	–
Nedbank branch	–	–	R75,00 + R2,00 per R100
ATM of another bank	–	R8,00 + R2,00 per R100	–
ATM of an international bank ⁽⁶⁾	–	R50,00 + R2,00 per R100	–

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Current accounts

Discontinued 2020

Savings and
investments

NEDBANK EVERYDAY ACCOUNT

Current accounts/Nedbank Everyday account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Unlimited	Unlimited	R80,00
To another Nedbank account	Unlimited	–	R125,00
To an account at another bank	Unlimited	–	R125,00
Instant payment up to R2 000	R10,00	–	–
Instant payment more than R2 000	R49,00	–	–
Pay to cellphone number⁽⁷⁾			
- R1 to R1 000	R10,00	–	–
- R1 001 to R2 500	R14,00	–	–
Debit order (internal)	Unlimited	–	–
Debit order (external)	Unlimited	–	–
Stop order	Unlimited	–	–
Stop-payment instruction	R5,00	–	R63,00
Purchases and top-ups			
Debit or cheque card swipe	–	Unlimited	–
Garage card transaction	–	R4,30	–
Prepaid top-up (data and airtime)	R1,00	R1,00	–
Prepaid top-up (electricity)	R2,00	R2,00	–
Prepaid top-up at ATM of another bank	–	R8,00	–
LOTTO purchase	R2,60	R2,60	–

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Current accounts

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Savings and
investments

NEDBANK EVERYDAY ACCOUNT

Current accounts/Nedbank Everyday account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Notification fees			
eNote SMS notifications	Unlimited	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,15	-	-
- Email	R1,00	-	-
- Fax	R10,00	-	-
No-funds Alert ⁽¹⁰⁾	R13,00 per SMS	-	-
Balance enquiries			
Nedbank	Unlimited	Unlimited	R8,00
ATM of another bank	-	R8,00	-
Transaction lists			
Nedbank	-	R8,00	R30,00 per page
Statements			
Per month	Unlimited	-	R30,00
Current month (bank-certified) ⁽⁵⁾	-	One free per billing cycle, thereafter R10,00	-
Three months (bank-certified)	-	R30,00	-
Posted	-	-	R30,00

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Current accounts

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Savings and
investments

NEDBANK EVERYDAY ACCOUNT

Current accounts/Nedbank Everyday account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/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⁾	R60,00 per item	–	–
Honouring fee per item	R90,00		
Disputed debit order fee Nedbank	R5,00	–	R5,00
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		Free	
Card replacement fee		R140,00	
Request for copy of transaction voucher:			
- Local		R150,00 per voucher	
- International		R150,00 per voucher	

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Current accounts

Discontinued 2020

Savings and
investments

NEDBANK EVERYDAY ACCOUNT

Current accounts/Nedbank Everyday account

NOTES:

- 1 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 2 To qualify for the monthly rebate you must pay the debit balances on your Nedbank credit card and Nedbank home loan by a monthly debit order going off your Everyday Account.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 5 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 done in the previous billing cycle. In other words, you are billed one month in arrears.
- 6 An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions did 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 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- 9 A dishonouring fees 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 R13,00. For more information please visit nedbank.co.za.

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Savings and
investments

SAVINGS DEPOSIT ACCOUNT

Savings and investments/Savings Deposit account

**BY MAINTAINING A MINIMUM BALANCE OF R5 000
OR MORE EACH MONTH, YOU GET:**

R35,00
per month

- no monthly fee; and
- free account payments (including internal debit), interaccount transfers, cellphone top-ups and balance enquiries at self-service⁽¹⁾ channels.

Account maintenance fee

R35,00⁽²⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ^(1,3)	AMT/Card	Branch
Cash deposits			
Nedbank	–	R1,20 per R100	R80,00 plus R2,00 per R100
Participating retailers' point-of-sale device ⁽⁴⁾	–	R6,50 plus R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale device ⁽⁴⁾	–	R2,00	
Nedbank	–	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	–

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Current accounts

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Savings and investments

SAVINGS DEPOSIT ACCOUNT

Savings and investments/Savings Deposit account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ^(1,3)	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	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)	R6,00	–	–
Debit order (external)	R13,00	–	–
Stop order	R13,00	–	–
Stop-payment instruction	R5,00	–	R65,00
Purchases and top-ups			
Debit or cheque card swipe	–	Free	–
Garage card transaction	–	Free	–
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 ⁽⁹⁾	R10,00 per SMS	–	–

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Current accounts

Discontinued 2020

Savings and
investments

SAVINGS DEPOSIT ACCOUNT

Savings and investments/Savings Deposit account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ^(1,3)	AMT/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	–	R8,50	–
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	–	R30,00
Per month older than three months	R10,00	One free per billing cycle, thereafter R10,00	
Current month (bank-certified) ⁽⁷⁾	–		–
Three months (bank-certified)	–	R30,00	–
Posted	–	–	R30,00
Tax certificate older than three months	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 ⁽⁸⁾	R50,00 per item	–	–
Disputed debit order fee per item	R5,00		R30,00

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Savings and investments

SAVINGS DEPOSIT ACCOUNT

Savings and investments/Savings Deposit account

Other service charges

Self-service banking subscription fee	Free
Visa/Mastercard debit card service fee	Free
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

NOTES:

- 1 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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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Savings and
investments

DEZIGN SAVE ACCOUNT

Savings and investments/Dezign Save 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⁾;
- four free Nedbank ATM withdrawals per billing cycle; and
- free interaccount transfers and balance enquiries at self-service⁽²⁾ channels

No monthly fee

Account maintenance fee

Free

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ^(1,3)	AMT/Card	Branch
Deposits			
Cash deposit	–	R1,20 per R100	R80,00 + R2,00 per R100
Participating retailers' point-of-sale devices ⁽¹⁾	–	R6,50 + R2,00 per R100	
Cash withdrawals			
Participating retailers' point-of-sale devices ⁽¹⁾	–	Free	
Nedbank	–	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 ⁽⁴⁾	–	R55,00 + R2,20 per R100	–

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Current accounts

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Savings and investments

DEZIGN SAVE ACCOUNT

Savings and investments/Dezign Save account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	-	R150,00
To an account at another bank	R8,35	-	R150,00
Instant payment up to R2 000	R10,00	-	-
Instant payment over R2 000	R49,00	-	-
Pay to cellphone number⁽⁵⁾			
- 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	-	-	R65,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	Free	-
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	-	-

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Current accounts

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Savings and investments

DEZIGN SAVE ACCOUNT

Savings and investments/Dezign Save account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	–	R8,50	–
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	–	R30,00
Per month older than <i>three months</i>	R10,00		
Current month (bank-certified) ⁽⁶⁾	–	One free per billing cycle, thereafter R10,00	–
Three months (bank-certified)	–	R30,00	–
Posted	–	–	R30,00
Tax certificates (<i>excluding current year</i>)	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	R50,00 per item	–	–
Disputed debit order fee per item	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	
- International		R150,00 per voucher	

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Current accounts

Discontinued 2020

Savings and
investments

DEZIGN SAVE ACCOUNT

Savings and investments/Dezign Save 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 Excludes rates charged by network providers.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 8 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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Current accounts

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Savings and
investments

MARKET TRADER ACCOUNT

Savings and investments/Market Trader account

**By maintaining a minimum balance of R10 000
or more each month, you get:**

R35,00
per month

- no monthly fee; and
- free account payments (including internal debit), interaccount transfers and balance enquiries at self-service⁽¹⁾ channels.

Account maintenance fee

R35,00⁽²⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Cash deposit	–	R1,20 per R100	R80,00 plus R2,00 per R100
Participating retailers' point-of-sale device ⁽⁴⁾	–	R6,50 plus R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale device ⁽⁴⁾	–	R2,00	–
Nedbank	–	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	–

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Current accounts

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Savings and
investments

MARKET TRADER ACCOUNT

Savings and investments/Market Trader account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	R8,35	–	R150,00
Instant payment	R49,00	–	–
Pay to cellphone number⁽⁶⁾			
- R1 to R1 000	R10,00	–	–
- R1 000 to R2 500	R14,00	–	–
Debit order (internal)	R6,00	–	–
Debit order (external)	R13,00	–	–
Stop order	R13,00	–	–
Stop-payment instruction	R5,00	–	R65,00
Purchases and top-ups			
Debit or cheque card swipe	–	Free	–
Garage card transaction	–	Free	–
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	–	–

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Current accounts

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Savings and
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MARKET TRADER ACCOUNT

Savings and investments/Market Trader account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
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	-	-v
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	-	R8,50	-
Statements			
Per month	Free	R8,50	R30,00 per page
Per month older than three months	Free	-	R30,00
Current month (bank-certified) ⁽⁷⁾	R10,00		-
	-	One free per billing cycle, thereafter	-
Three months (bank-certified)	-	R10,00	
Posted	-	R30,00	R30,00
Tax certificate older than three months	R10,00		R30,00
Declined transaction fees due to insufficient money			
Nedbank ATM	-	Unlimited	-
Point-of-sale device	-	R8,60	-
ATM of another bank	-	R8,60	-
Dishonoured debit order	R50,00	-	-
Disputed debit order fee	R5,00		R30,00

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Current accounts

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Savings and investments

MARKET TRADER ACCOUNT

Savings and investments/Market Trader account

Other service charges

Self-service banking subscription fee Visa/

Free

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 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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 done 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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Current accounts

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Savings and
investments

ACCUMULATOR ACCOUNT

Savings and investments/Accumulator account

**BY MAINTAINING A MINIMUM BALANCE OF R10 000
OR MORE EACH MONTH, YOU GET:**

No monthly fee

- free account payments (including internal debit), interaccount transfers and balance enquiries at self-service⁽¹⁾ channels.

Account maintenance fee

No monthly fee⁽²⁾

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Cash deposit	–	R1,20 per R100	R80,00 plus R2,00 per R100
Participating retailers' point-of-sale device ⁽⁴⁾	–	R6,50 plus R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale device ⁽⁴⁾	–	R2,00	R80,00 plus R2,20 per R100
Nedbank	–	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	–

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Current accounts

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Savings and investments

ACCUMULATOR ACCOUNT

Savings and investments/Accumulator account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	-	R150,00
To an account at another bank	R8,35	-	R150,00
Instant payment	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
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	Free	-
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 ⁽⁹⁾	R10,00 per SMS	-	-

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Savings and
investments

ACCUMULATOR ACCOUNT

Savings and investments/Accumulator account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽³⁾	AMT/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	–	R8,50	–
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	–	R30,00
Per month older than three months	R10,00	–	–
Current month (bank-certified) ⁽⁷⁾	–	One free per billing cycle, thereafter R10,00	–
Three months (bank-certified)	–	R30,00	–
Posted	–	–	R30,00
Tax certificate older than three months	R10,00	–	R30,00
Declined transaction fees due to insufficient money			
Nedbank ATM	–	Unlimited	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order	R50,00	–	–
Disputed debit order fee			
Nedbank	R5,00	–	R30,00

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Current accounts

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Savings and investments

ACCUMULATOR ACCOUNT

Savings and investments/Accumulator account

Other service charges

Self-service banking subscription fee

Free

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 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R48,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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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GROW ACCOUNT

Savings and investments/Grow account

**BY MAINTAINING A MINIMUM BALANCE OF R5 000
OR MORE EACH MONTH, YOU GET:**

No monthly fee

- free account payments (including internal debit), interaccount transfers and balance enquiries at self-service⁽¹⁾ channels.

Account maintenance fee

Free

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Cash deposit	–	R1,20 per R100	R80,00 plus R2,00 per R100
Participating retailers' point-of-sale device ⁽³⁾	–	R6,50 plus R2,00 per R100	–
Cash withdrawals			
Participating retailers' point-of-sale device ⁽³⁾	–	R2,00	–
Nedbank	–	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 ⁽⁴⁾	–	R55,00 plus R2,20 per R100	–

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Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R99,90
To another Nedbank account	R8,35	–	R150,00
To an account at another bank	R8,35	–	R150,00
Instant payment	R49,00	–	–
Pay to cellphone number⁽⁵⁾			
- R1 to R1 000	R10,00	–	–
- R1 000 to R2 500	R14,00	–	–
Debit order (internal)	R6,00	–	–
Debit order (external)	R13,00	–	–
Stop order	R13,00	–	–
Stop-payment instruction	R5,00	–	R65,00
Purchases and top-ups			
Debit or cheque card swipe	–	Free	–
Garage card transaction	–	Free	–
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	–	–

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Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app /SMS Banking ⁽²⁾	AMT/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R15,00
ATM of another bank	–	R8,50	–
Transaction lists			
Nedbank	Free	R8,50	R30,00 per page
Statements			
Per month	Free	–	R30,00
Per month older than three months	R10,00	–	–
Current month (bank-certified) ⁽⁷⁾	–	One free per billing cycle, thereafter R10,00	–
Three months (bank-certified)	–	R30,00	–
Posted	–	–	R30,00
Tax certificate older than three months	R10,00	–	R30,00
Declined transaction fees due to insufficient money			
Nedbank ATM	–	Unlimited	–
Point-of-sale device	–	R8,60	–
ATM of another bank	–	R8,60	–
Dishonoured debit order	R50,00	–	–
Disputed debit order fee			
Nedbank	R5,00	–	R30,00

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Other service charges

Self-service banking subscription fee Visa/	Free
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 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
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