

# Pricing schedule

## Nedbank Small Business Services: Business Pay-as-you-use Current Account

Effective from 1 January 2021

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

| Type of transaction/fee/interest   | Notes | Fees (including VAT at 15%)   |
|--|-------|---|
| <b>Annual fees</b>   |       |   |
| Cheque card service fee (including lost card protection)                       |       | R220,00   |
| Garage debit card  |       | R220,00   |
| Cheque card: Nedbank Greenbacks linkage fee                                    |       | R288,00   |
| <b>Monthly fees</b>  |       |   |
| Account maintenance fee  | 7     | R60,00  |
| Overdraft facility fee   | 8     | R69,00  |
| eNotes   |       | R12,00  |
| Self-service banking: Subscription fee   | 2     | Free  |
| <b>Transaction fees</b>  |       |   |
| <b>Deposits</b>  |       |   |
| Electronic deposit   |       | Free  |
| Cash deposit:  |       |   |
| – At a Nedbank ATM or branch   |       | R7,50 plus R1,80 per R100 or part thereof   |
| – At a Nedbank Intelligent Depositor ATM                                       | 9     | R3,75 plus R0,90 per R100 or part thereof   |
| <b>Cash withdrawals</b>  |       |   |
| At a participating retailer's tillpoint  | 3     | R4,30   |
| At a participating retailer's tillpoint, combined with a purchase at the store | 3     | R6,30   |
| At a Nedbank ATM   |       | R2,10 per R100 or part thereof  |
| At another bank's ATM  |       | R11,00 plus R2,10 per R100 or part thereof  |
| At a branch:   |       |   |
| – Debit or cheque card withdrawal  |       | Charged at a rate equal to the cash deposit fee – per R100 or part thereof, with a minimum of R70,00 (no maximum) in addition to the flat service fee of R150,00. |
| At another bank's self-service device  |       | R13,00  |
| At an international ATM  |       | R50,00 plus R2,00 per R100,00 or part thereof   |
| <b>Payments – electronic</b>   |       |   |
| By SMS Banking   |       | Free  |
| By Telephone Banking: Self-service   |       | Free  |
| Debit order (internal)   |       | R5,00   |
| On Nedbank Online Banking  |       | R8,35   |
| On the Nedbank Money app   |       | R8,35   |
| By Cellphone Banking WAP   |       | R8,35   |
| Stop order   |       | R19,00  |
| Debit order (external)   |       | R19,00  |
| Third-party payment notifications:   |       |   |
| – SMS  | 6     | R1,15   |
| – Email  |       | R1,15   |
| – Fax  |       | R15,00  |
| Instant-payment fee:   |       |   |
| – Below or equal to R2 000   |       | R10,00  |
| – Above R2 000   |       | R49,00  |



## Transaction fees

### Payments – at a branch

|                               |   |
|-------------------------------|---|
| To a Nedbank account          | Payment <= R25 000,00: R250,00<br>Payment > R25 000,00 <= R65 000: 1% of amount with a minimum of R350,00<br>Payment > R65 000,00: 1% of amount with a minimum of R650,00 |
| To an account at another bank | Payment <= R25 000,00: R250,00<br>Payment > R25 000,00 <= R65 000: 1% of amount with a minimum of R350,00<br>Payment > R65 000,00: 1% of amount with a minimum of R650,00 |

### Interaccount transfers

|                                    |   |
|------------------------------------|---|
| By SMS Banking                     | Free  |
| By Telephone Banking: Self-service | R4,30   |
| By Cellphone Banking WAP           | R4,30   |
| On Nedbank Online Banking          | R4,30   |
| On the Nedbank Money app           | R4,30   |
| At a Nedbank ATM                   | R4,30   |
| Autotransfer: processing fee       | R14,00  |
| At a branch                        | Payment <= R25 000,00: R250,00<br>Payment > R25 000,00 <= R65 000: 1% of amount with a minimum of R350,00<br>Payment > R65 000,00: 1% of amount with a minimum of R650,00 |

### Cheque and debit card charges

|  |                           |
|--|---------------------------|
| Purchase at a tillpoint                  | R4,30                     |
| Fuel purchase                            | R4,30                     |
| Card replacement fee                     | R145,00                   |
| Request for copy of transaction voucher: |                           |
| – Local                                  | R150,00 per voucher       |
| – International                          | R150,00 per voucher       |
| International currency conversion fee    | 4 2% of transaction value |

### Balance enquiries

|                                       |        |
|---------------------------------------|--------|
| By SMS Banking                        | Free   |
| By Telephone Banking: Self-service    | Free   |
| By Cellphone Banking WAP              | Free   |
| On Nedbank Online Banking             | Free   |
| On the Nedbank Money app              | Free   |
| At a Nedbank ATM                      | Free   |
| At a branch                           | R15,00 |
| At another bank's ATM                 | R8,50  |
| At another bank's self-service device | R8,00  |
| At a tillpoint                        | R1,00  |

### Transaction lists

|  |        |
|--|--------|
| On Nedbank Online Banking – up to five years   | Free   |
| Mini transaction list from a Nedbank ATM   | R15,00 |
| Mini transaction list on Telephone Banking: Self-service, Cellphone Banking WAP or SMS Banking | Free   |
| At a branch  | R30,00 |

### Statements

|                                    |        |
|------------------------------------|--------|
| A4 mailed                          | R30,00 |
| A4 sent to a branch for collection | R47,00 |



## Transaction fees

### Statements

|                                     |   |   |
|-------------------------------------|---|---|
| Copy of A4 statement at branch      | 5 | R30,00  |
| Copy of deposit slip at branch      |   | R15 per page (R50,00 plus R15,00 per page for copies older than three months) |
| Electronic statements (eStatements) | 5 | Free  |

### Prepaid purchases and topups

|                       |  |       |
|-----------------------|--|-------|
| Airtime and data      |  | R1,50 |
| Electricity           |  | R1,50 |
| LOTTO purchase        |  | R2,70 |
| At another bank's ATM |  | R8,50 |

### Other charges

|  |    |  |
|--|----|--|
| No-funds Alert   |    | R10,00 per SMS   |
| Certificate of balance   |    | R380,00  |
| Copy of tax certificate  |    | R30,00   |
| Setup, amendment and cancellation of stop order                                  |    | Free   |
| Archived image of deposit slip/cheque on Nedbank Online Banking                  |    | Free   |
| Denied transaction at a Nedbank ATM  |    | Free   |
| Denied transaction at another bank's ATM   |    | R8,60  |
| Denied transaction at another bank's self-service device                         |    | R8,60  |
| Disputed debit order – branch or contact centre                                  |    | R30,00   |
| Disputed debit order – online  |    | R5,00  |
| Archived image of deposit slip/cheque/statement > 90 days obtained from a branch |    | R30,00   |
| Deposit book   |    | R50,00   |
| Stop-payment instruction   |    | R65,00   |
| Letter of authority  |    | R63,00   |
| Excess fee   |    | R145,00 plus 0,1% of the amount in excess per day  |
| Copy of letter of guarantee  |    | R58,00   |
| Preparation of security documents  |    | R200,00  |
| Dishonoured payment due to insufficient funds                                    |    | R80,00 (increasing to R135,00 per item for the fourth and subsequent items within 12 months) |
| Deposit correction   |    | R20,00   |
| Amendment to mandate   |    | R29,00   |
| Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000    |    | R1 272,00  |
| Copy of asset-based finance agreement  |    | R58,00   |
| Copy of bond agreement   |    | R58,00   |
| Copy of residential home loan agreement  |    | R58,00   |
| Copy of eNaTIS document  |    | R58,00   |
| Account confirmation letter  |    | R12,00   |
| Confirmation of signatories letter   |    | R12,00   |
| Cross-border letter  |    | R12,00   |
| Copy of amortisation schedule for asset-based finance agreement                  |    | R58,00   |
| Visa letter  |    | R12,00   |
| Late submission of management accounts   |    | R300,00  |
| Late submission of annual financial statements                                   |    | R300,00  |
| Pay to cellphone number:   | 10 |  |
| – R1,00 to R1 000,00   |    | R10,00   |



## Transaction fees

### Other charges

– R1 001,00 to R2 500,00 R14,00

## Notes

1 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month. Your statement will reflect the fees for all transactions that you effected in the previous billing cycle. In other words, you are billed one month in arrear.

2 You will pay only one monthly subscription fee, even if you subscribe to more than one of these self-service banking channels. For example, if you are already a Nedbank Online Banking subscriber and you decide to register for Telephone Banking: Self-service as well, this will be included in the monthly subscription that you are already paying.

3 These fees apply at all stores where cash at tillpoint is offered, for example the Pick n Pay group, including Score and Boxer.

4 This fee applies to all transactions through a foreign merchant and is calculated at 2% of the transaction value. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.

5 For current account products you will receive one free statement per month. For savings account products you will need to request that a statement be mailed and a fee will apply.

6 Payment notifications can be sent to third parties. However, a fee will be charged for each notification sent.

7 Includes the following free subscriptions: Nedbank Online Banking, Cellphone Banking WAP and Telephone Banking: Self-service.

8 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.

9 Cash deposits made at Nedbank Intelligent Depositor ATMs are priced at 50% of the cash deposit fee, with a minimum of 78c per R100 or part thereof. If your quoted cash deposit fee is less than 78c per R100 or part thereof, you will be charged 100% of your quoted fee.

10 Send money quickly and securely to any South African cellphone number.

Nedbank Ltd Reg No 1951/000009/06. Authorised financial services and registered credit provider (NCRCP16).

