



2020 Pricing Brochure

All fees quoted are VAT inclusive and are effective from 1 January 2020

see money differently

NEDBANK

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Savings and investments

Welcome to our handy pricing brochure for 2020.

Simply look for your product on the list to the left and click to view a summary of your fees.

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

For any fee-related queries call us at **0860 555 111** (office hours),



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 Nedbank MobiMoney:

- Send and receive money;
- Buy airtime and electricity;
- Deposit up to R4 000 for free; and
- 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; and
- No need to carry cash.

What you need to apply?

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

Fee per transaction	
Buy prepaid airtime and data	Free
Buy prepaid electricity	Free
Send from one MobiMoney account to another MobiMoney account	Free
Deposit at a Nedbank ATM	Deposit up to R4000 FREE per month, thereafter R5,00 per R100
Withdraw from a Nedbank ATM	First withdrawal FREE per month, thereafter R10,00 per withdrawal
Send money from a MobiMoney account to any cellphone (Send-iMali)	R10,00 up to R1000; R14,00 from R1001 to R2500
Pay DSTV	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 daily limit	R1 000
Send-iMali 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;
- unlimited free card swipes;
- unlimited free internal debit orders and stop orders; and
- unlimited free balance enquiries at self-service⁽²⁾ channels.

No monthly fee

Monthly maintenance fee				R0.00
Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-Service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Deposits				
Cash deposit	-	-	R1,00 per R100	R30,00+ R2,00 per R100
Participating retailer's point-of-sale device ⁽¹⁾	-	-	R6,00 + R2,00 per R100	-
Cheque deposit	-	-	-	R65,00 per deposit
Cash withdrawals				
Participating retailer's point-of-sale device ⁽¹⁾	-	-	R2,00	-
Nedbank ATM	-	-	R7,00 per R1000	-
Nedbank branch	-	-	-	R75,00 + R2,00 per R100
Cheque encashment	-	-	-	R75,00 + R2,00 per R100+ cheque service fees
Another bank's ATM	-	-	R10,00 + R2,00 per R100	-
International ATM ⁽⁵⁾	-	-	R50,00 + R2,00 per R100	-

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Payments and transfers				
Transfer between your own Nedbank accounts	Free	Free	Free	R80,00
To a third party bank account	R2,20	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant-payment over R2000	R49,00	-	-	-
Send-iMali ⁽⁶⁾ :				
- R1 to R1000	R10,00	-	-	-
- R1000 to R2500	R14,00	-	-	-
Debit order (internal)	Free	-	-	-
Debit order (external)	R5,50	-	-	-
Stop order	Free	-	-	-
Stop-payment instruction	R5,00	-	-	R63,00
Cheque service fee	-	-	-	R150,00
Bank-guaranteed cheque	-	-	-	R190,00
Bank's own cheque	-	-	-	R190,00
Purchases & top-ups				
Card swipe	-	-	Free	-
Garage card transaction	-	-	R4,30	-
Prepaid airtime and data top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	R2,60	-	-
Notification fees				
eNote SMS notifications	R0,45 per SMS	-	-	-
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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Nedbank Pay-as-you-use Account

Everyday banking / Nedbank Pay-as-you-use

Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app./Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified statements				
E-mailed current month statement	Free	-	-	-
Current month ⁽⁷⁾	Free	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	Free	-	R30,00	-
Posted	-	-	-	R30,00 per statement
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order per item	R10,00 per item	-	-	-
Honouring fee per item	R90,00	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

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Nedbank Pay-as-you-use Account

Everyday banking / Nedbank Pay-as-you-use

Other service charges	
Overdraft facility fee ⁽⁸⁾	R49,00 per month
Cheque card: Nedbank Greenbacks linkage fee	R23,00 per month
Visa/Mastercard debit card service fee	Free
Cheque card service fee	Free
Garage debit card service fee	R185,00 per annum
Card replacement fee	R140,00
Request for copy of card transaction voucher	
- Local	R150,00 per voucher
- International	R150,00 per voucher
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00
Chequebook (40 cheques)	R110,00

Notes:

1. This fee applies at all stores where the cash-at-tillpoint service is offered.
2. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
3. An additional monthly fee of R48,00 is applicable to non-resident clients.
4. Exclusive of 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 performed 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 reflect the fees for all transactions that you performed 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.

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Ke Yona Bundle Account

Everyday banking / Ke Yona Bundle Account

Each month, you get:

R62,00
per month

- unlimited free card swipes;
- Unlimited free eNote SMS notifications;
- unlimited free internal debit orders and stop orders;
- unlimited free cash withdrawals at participating retailer point-of-sale devices⁽¹⁾;
- the first 10 Nedbank transactions are included in the monthly fee: these include Nedbank ATM withdrawals (limited to 4), external debit orders, electronic payments, balance enquiries, cheque deposits and bank's own cheques;
- cash deposits of up to R3 000 a month at Nedbank ATMs are included, thereafter a fee will apply; and
- R2 000 funeral cover.

Monthly maintenance fee					R62,00
Out-of-bundle pay-as-you-use fees					
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller	
Deposits					
Cash deposit	-	-	R1,00 per R100	R75,00 + R2,00 per R100	
Participating retailer's point-of-sale device ⁽¹⁾	-	-	R6,00 + R2,00 per R100	-	
Cheque deposit	-	-	-	R65,00 per deposit	

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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	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Participating retailer's point-of-sale device ⁽¹⁾	-	-	Free	-
Nedbank ATM	-	-	R2,00 per R100	-
Nedbank branch	-	-	-	R75,00 + R2,00 per R100
Another bank's ATM	-	-	R10,00 + R2,00 per R100	-
International ATM ⁽⁵⁾	-	-	R50,00 + R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	Free	Free	Free	R80,00
To a third-party bank account	R8,35	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant-payment over R2000	R49,00	-	-	-
Send-iMali⁽⁶⁾:				
- R1 to R1000	R10,00	R10,00	-	-
- R1000 to R2500	R14,00	R14,00	-	-
Debit order (internal)	Free	-	-	-
Debit order (external)	R13,00	-	-	-
Stop order	Free	-	-	-
Stop-payment instruction	R5,00	-	-	R63,00
Bank's own cheque	-	-	-	R190,00

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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	Online Banking /Money app./Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Purchases & top-ups				
Card swipe	-	-	Free	-
Garage card transaction	-	-	R4,30	-
Prepaid airtime and data top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	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	-	-	-
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	Free	R8,00	R30,00 per page
Bank-certified statements				
E-mailed current month statement	Free	-	-	-
Current month ⁽⁷⁾	Free	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted	-	-	-	R30,00 per statement

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Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app/. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R28,00 per item	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

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
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00

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Notes:

1. This fee applies at all stores where the cash-at-tillpoint service is offered.
2. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
3. An additional monthly fee of R48,00 is applicable to non-resident clients.
4. Exclusive of 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 performed 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 reflect the fees for all transactions that you performed in the previous billing cycle. In other words, you are billed one month in arrears.

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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 retailer point-of-sale devices⁽¹⁾;
- Four Nedbank ATM withdrawals;
- unlimited free cash deposits at Nedbank ATMs; and
- unlimited free debit and stop orders and interaccount transfers.

Monthly maintenance fee				R115,00
Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. / Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	BranchTeller
Deposits				
Cash deposit	-	-	Free	R75,00 + R2,00 per R100
Participating retailer's point-of-sale device ⁽¹⁾	-	-	R6,00 + R2,00 per R100	-
Cheque deposit	-	-	-	R65,00 per deposit

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Savvy Plus Account

Everyday banking / Savvy Plus Account

Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Participating retailer point-of-sale devices ⁽¹⁾	-	-	Free	-
Nedbank ATM	-	-	R2,00 per R100	-
Nedbank branch	-	-	-	R75,00 + R2,00 per R100
Cheque encashment	-	-	-	R75,00 + R2,00 per R100 in addition to cheque service fees
Another bank's ATM	-	-	R10,00 + R2,00 per R100	-
International ATM ⁽⁵⁾	-	-	R50,00 + R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	Free	Free	Free	R80,00
To a third-party bank account	Free	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant payment over R2000	R49,00	-	-	-
Send-iMali ⁽⁶⁾				
- R1 to R1 000	R10,00	R10,00	-	-
- R1 001 to R2 500	R14,00	R14,00	-	-
Debit order (internal)	Free	-	-	-
Debit order (external)	Free	-	-	-
Stop order	Free	-	-	-
Stop-payment instruction	R5,00	-	-	R63,00
Cheque service fee	-	-	-	R150,00
Bank-guaranteed cheque	-	-	-	R190,00
Bank's own cheque	-	-	-	R190,00

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Savvy Plus Account

Everyday banking / Savvy Plus Account

Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Purchases and top-ups				
Card swipe	-	-	Free	-
Garage card transaction	-	-	R4,30	-
Prepaid airtime and data top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	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	-	-	-
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified statements				
E-mailed current statement	Free	-	-	-
Current month ⁽⁷⁾	Free	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted	-	-	-	R30,00 per statement

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Savvy Plus Account

Everyday banking / Savvy Plus Account

Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R60,00 per item	-	-	-
Honouring fee per item	R90,00	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

Other service fees	
Overdraft facility fee ⁽⁸⁾	R49,00 per month
Cheque card: Nedbank Greenbacks linkage fee	R23,00 per month
Visa/Mastercard debit card service fee	Free
Cheque card service fee	Free
Garage debit card service fee	R185,00 per annum
Card replacement fee	R140,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00
Chequebook (40 cheques)	R110,00

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Savvy Plus Account

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Notes:

1. This fee applies at all stores where the cash-at-tillpoint service is offered.
2. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
3. An additional monthly fee of R48,00 is applicable to non-resident clients.
4. Exclusive of 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 performed 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 reflect the fees for all transactions that you performed 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.

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Savvy Bundle Account

Everyday banking / Savvy Bundle Account

Each month, you get:

R210,00
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 retailer 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.

Monthly maintenance fee				R210,00
Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁵⁾ (*120*001#)	ATM /Card	BranchTeller
Deposits				
Cash deposit	-	-	Free	R75,00 + R2,00 per R100
Participating retailer's point-of-sale device ⁽²⁾	-	-	R6,00 + R2,00 per R100	-
Cheque deposit	-	-	-	R65,00 per deposit

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Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁵⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Participating retailer point-of-sale devices ⁽²⁾	-	-	Free	-
Nedbank ATM	-	-	Free	-
Nedbank branch	-	-	-	R75,00 + R2,00 per R100
Cheque encashment	-	-	-	R75,00 + R2,00 per R100 in addition to cheque service fees
Another bank's ATM	-	-	R10,00 + R2,00 per R100	-
International ATM ⁽⁶⁾	-	-	R50,00 + R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	Free	Free	Free	R80,00
To a third-party bank account	Free	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant payment over R2000	R49,00	-	-	-
Send-iMali⁽⁷⁾:				
- R1 to R1000	R10,00	R10,00	-	-
- R1000 to R2500	R14,00	R14,00	-	-
Debit order (internal)	Free	-	-	-
Debit order (external)	Free	-	-	-
Stop order	Free	-	-	-
Stop-payment instruction	R5,00	-	-	R63,00
Cheque service fee	-	-	-	R150,00
Bank-guaranteed cheque	-	-	-	R190,00
Bank's own cheque	-	-	-	R190,00

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Out-of-bundle pay-as-you-use fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁵⁾ (*120*001#)	ATM /Card	Branch Teller
Purchases & top-ups				
Card swipe	-	-	Free	-
Garage card transaction	-	-	Free	-
Prepaid airtime and data top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	R2,60	-	-
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	Free	-	-	-
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified Statements				
E-mailed current statement	Free	-	-	-
Current month ⁽⁸⁾	Free	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted	-	-	-	R30,00 per statement

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Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁵⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R60,00 per item	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

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	R185,00 per annum
Card replacement fee	R140,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00
Chequebook (40 cheques)	R110,00

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Notes:

1. Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
2. This fee applies at all stores where the cash-at-tillpoint service is offered.
3. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
4. An additional monthly fee of R48,00 is applicable to non-resident clients.
5. Exclusive of rates charged by network providers.
6. An international currency conversion fee of 2% (based on the rand value of the transaction) applies to ALL transactions performed 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 reflect the fees for all transactions that you performed in the previous billing cycle. In other words, you are billed one month in arrears.

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Each month, you get:

No monthly fee

- unlimited free card swipes;
- unlimited free internal debit and stop orders;
- unlimited free cash withdrawals at participating retailer point-of-sale devices⁽¹⁾;
- unlimited free eNote SMS notifications;
- unlimited free interaccount transfers and balance enquiries at self-service⁽²⁾ channels;
- four free Nedbank ATM cash withdrawals; and
- cash deposits of up to R1 000 free at Nedbank ATMs.

Monthly maintenance fee					R0,00
Transaction fees					
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller	
Deposits					
Cash deposit	-	-	R1,00 per R100	R75,00 + R2,00 per R100	
Participating retailer point-of-sale devices ⁽¹⁾	-	-	R6,00 + R2,00 per R100	-	
Cheque deposit	-	-	-	R65,00 per deposit	

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Participating retailer point-of-sale device ⁽¹⁾	-	-	Free	-
Nedbank ATM	-	-	R2,00 per R100	-
Nedbank branch	-	-	-	R75,00 + R2,00 per R100
Another bank's ATM	-	-	R10,00 + R2,00 per R100	-
International ATM ⁽⁴⁾	-	-	R50,00 + R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	Free	Free	Free	R80,00
To a third-party bank account	R8,35	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant payment over R2000	R49,00	-	-	-
Send-iMali ⁽⁵⁾				
- R1 to R1 000	R10,00	R10,00	-	-
- R1 001 to R2 500	R14,00	R14,00	-	-
Debit order (internal)	Free	-	-	-
Debit order (external)	R15,00	-	-	-
Stop order	Free	-	-	-
Stop payment instruction	R5,00	-	-	R63,00
Bank's own cheque	-	-	-	R150,00

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Purchases and top-ups				
Card swipe	-	-	Free	-
Prepaid airtime and data top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	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	-	-	-
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified Statements				
E-mailed current statement	Free	-	-	-
Current month ⁽⁶⁾	Free	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted	-	-	-	R30,00 per statement

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R60,00 per item	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

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
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00

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Notes:

1. This fee applies at all stores where the cash-at-tillpoint service is offered.
2. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
3. Exclusive of 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 performed 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 reflect the fees for all transactions that you performed in the previous billing cycle. In other words, you are billed one month in arrears.

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Unlocked.me Account

Youth / Unlocked.me Account

Each month, you get:

- Unlimited free card swipes;
- cash deposits of up to R3 000 free at Nedbank ATMs;
- unlimited free internal debit and stop orders;
- One free external debit order; and
- unlimited free interaccount transfers.

No monthly fee

Monthly maintenance fee					R0.00
Transaction fees					
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller	
Deposits					
Cash deposit	-	-	R1,00 per R100	R30,00 + R2,00 per R100	
Participating retailer's point-of-sale device ⁽⁴⁾	-	-	R6,00 + R2,00 per R100	-	
Cheque deposit	-	-	-	R65,00 per deposit	
Cash withdrawals					
Participating retailer's point-of-sale device ⁽⁴⁾	-	-	R2,00	-	
Nedbank ATM	-	-	R7,00 per R1000	-	
Nedbank branch	-	-	-	R75,00 + R2,00 per R100	
Another bank's ATM	-	-	R10,00 + R2,00 per R100	-	
International ATM ⁽⁵⁾	-	-	R50,00 + R2,00 per R100	-	

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Payments and transfers				
Transfer between your own Nedbank accounts	Free	Free	Free	R80,00
To a third-party bank account	R2,20	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant payment over R2000	R49,00	-	-	-
Send-iMali⁽⁶⁾:				
- R1 to R1 000	R10,00	R10,00	-	-
- R1 000 to R2 500	R14,00	R14,00	-	-
Debit order (internal)	Free	-	-	-
Debit order (external)	R5,50	-	-	-
Stop order	Free	-	-	-
Stop-payment instruction	R5,00	-	-	R63,00
Bank-guaranteed cheque	-	-	-	-
Bank's own cheque	-	-	-	R190,00
Purchases & top-ups				
Card swipe	-	-	Free	-
Garage card transaction	-	-	R4,30	-
Prepaid airtime and data top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	R2,60	-	-
Notification fees				
eNote SMS notifications	R0,45 per SMS	-	-	-
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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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified statements				
E-mailed current statement	Free	-	-	-
Current month ⁽⁷⁾	Free	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted	-	-	-	R30,00 per statement
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R10,00 per item	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

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Youth / Unlocked.me Account

Other service charges	
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
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00

Notes:

1. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
2. An additional monthly fee of R48,00 is applicable to non-resident clients.
3. Exclusive of 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 performed 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 reflect the fees for all transactions that you performed in the previous billing cycle. In other words, you are billed one month in arrears.

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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 JustSave Account each month, you get:

R26,00
per month

- no monthly fee;
- unlimited free card swipes;
- unlimited free eNote SMS notifications;
- free cash withdrawals at participating retailer point-of-sale devices⁽¹⁾;
- four free Nedbank ATM cash withdrawals;
- two free branch cash withdrawals (including cheque encashments);
- 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 free at Nedbank ATMs;
- free cheque deposit and cheque service fees; and
- 50% off branch cash deposit fees.

Monthly maintenance fee				R26,00
Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Deposits				
Cash deposit	-	-	R1,00 per R100	R75,00 plus R2,00 per R100
Participating retailer's point-of-sale device ⁽¹⁾	-	-	R6,00 plus R2,00 per R100	-
Cheque deposit	-	-	-	R65,00 per deposit

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Seniors / Nedbank Optimum Account

Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Participating retailer's point-of-sale device ⁽¹⁾	-	-	R4,30	-
Nedbank ATM	-	-	R2,00 per R100	-
Nedbank branch	-	-	-	R75,00 plus R2,00 per R100
Cheque encashment	-	-	-	R75,00 plus R2,00 per R100 in addition to cheque service fees
Another bank's ATM	-	-	R10,00 plus R2,00 per R100	-
International ATM ⁽⁵⁾	-	-	R50,00 plus R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	R4,30	Free	Free	R80,00
To a third-party bank account	R8,35	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant payment over R2000	R49,00	-	-	-
Send-iMali ⁽⁶⁾ :				
- R1 to R1000	R10,00	R10,00	-	-
- R1000 to R2500	R14,00	R14,00	-	-
Debit order (internal)	R5,00	-	-	-
Debit order (external)	R19,00	-	-	-
Stop order	R19,00	-	-	-
Stop-payment instruction	R5,00	-	-	R63,00
Cheque service fee	-	-	-	R150,00
Bank-guaranteed cheque	-	-	-	R190,00
Bank's own cheque	-	-	-	R190,00

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Purchases & top-ups				
Card swipe	-	-	R4,30	-
Garage card transaction	-	-	R4,30	-
Prepaid airtime and data top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	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	-	-	-
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified statements				
E-mailed current statement	Free	-	-	-
Current month ⁽⁷⁾	-	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted ⁽⁷⁾	-	-	-	R30,00 per statement

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R60,00 per item	-	-	-
Honouring fee per item	R90,00	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

Other service charges	
Overdraft facility fee ⁽⁸⁾	R49,00 per month
Cheque card: Nedbank Greenbacks linkage fee	R23,00 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	R140,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00
Chequebook (40 cheques)	R110,00

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Notes:

1. This fee applies at all stores where the cash-at-tillpoint service is offered.
2. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
3. An additional monthly fee of R48,00 is applicable to non-resident clients.
4. Exclusive of 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 performed 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 reflect the fees for all transactions that you performed 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.

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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	R30,00	R17,50	R30,00	R23,00
Nedbank Gold	R32,00	R20,00	R20,00	R23,00
Nedbank Platinum	R57,00	R26,00	R20,00	R23,00
Nedbank Mastercard Gold*	R32,00	R20,00	R20,00	Not applicable
Dezign*	R14,00	R17,50	Not applicable	Not applicable
Ke Yona*	R57,00	R17,50	Not applicable	Not applicable
Go Banking	R24,00	R17,50	Not applicable	Not applicable
Garage Card	R30,00	R17,50	Not applicable	Not applicable
NEDBANK GREENBACKS CREDIT CARDS (REWARDS)				
Greenbacks Classic*	R30,00	R17,50	R30,00	R23,00
Greenbacks Gold	R32,00	R20,00	R20,00	R23,00
Greenbacks Platinum	R57,00	R26,00	R20,00	R23,00
Savvy and Professional Bundle	Free	Free	Free	Free
*These products are no longer available				

Once-off initiation fee ⁽²⁾				R189,65
Transaction fees				
Subscription fees: Self-service ⁽³⁾ banking				Free
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Deposits				
Cash deposit	-	-	-	R75,00 + R2,00 per R100
Cheque deposit	-	-	-	R65,00 per deposit

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Nedbank Credit cards

Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Nedbank ATM	-	-	R2,00 per R100	-
Nedbank branch	-	-	-	R75,00 + R2,00 per R100
Another bank's ATM	-	-	R10,00 + R2,00 per R100	-
International ATM ⁽⁵⁾	-	-	R50,44 + R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	R4,30	R4,30	R4,30	R80,00
To another Nedbank account	R8,35	R8,35	-	-
To an account at another bank	R8,35	R8,35	-	-
Purchases & top-ups				
Fuel purchase (applicable to garage card only)	-	-	R6,00	-
Notification fees				
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app				
- SMS	R1,15	-	-	-
- Email	R1,00	-	-	-
- Fax	R10,00	-	-	-
Balance enquiries				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Statements				
At Nedbank	Free	-	Free	-
Posted	-	-	-	Free

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Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽⁴⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured payment	-	-	-	R90,00
Incorrectly disputed transaction fees				
Local	-	-	-	R160,00
International	-	-	-	R180,00

Other service fees	
Tracing fee	Up to R410,00
Special clearance of a cheque deposited in a branch	R130,00
Face-to-face card delivery (where applicable) ⁽⁶⁾	R160,00
Same day card delivery	R410,00
Card replacement fee ⁽⁷⁾	R140,00
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 R57,00). 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 kiosks, Nedbank app., Nedbank Online Banking and SMS Banking. Free on Savvy and Professional Bundle credit cards.
4. Exclusive of 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 performed 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.

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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 (once-off)	R1 207,50
Monthly service fee	R69,00
Minimum interest rate ⁽¹⁾	10,00%
Maximum interest rate ⁽¹⁾	27,50%
Loan amounts ⁽²⁾	R2 000 to R300 000

Notes:

1. To qualify, the minimum net salary is R3 500 per month (net) and this must be paid electronically into a Nedbank transactional account.
2. The stipulated interest rates are subject to change.

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Home loans

Initiation fee	R6 037
<ul style="list-style-type: none">The initiation fee 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
<ul style="list-style-type: none">The monthly service fee covers the costs of maintaining your home loan account and is included in your monthly home loan instalment.	
Transactional fees	
Cash deposit fee	R75,00 + R2,00 per R100
<ul style="list-style-type: none">Is charged for any cash deposit into your home loan account at a Nedbank branch.	
Cheque deposit fee	R65,00 per deposit
<ul style="list-style-type: none">Is charged for any cheque deposit into your home loan account at a Nedbank branch.	

Notes:

- The monthly service fee for Usuary Act loans up to R500 000 is R5.75 per month

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Transactional fees	
Deposits ⁽¹⁾	
Cash deposit at branch teller	R75,00 + R2,00 per R100
Cash deposit at a Nedbank ATM	R1,00 per R100
Payments to a recipient ⁽²⁾	
Branch	R25,00 per payment
Self-service ⁽³⁾ channels	One free payment a month, thereafter R25,00 per payment.

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.

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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:

R26,00
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;
- free cash deposits of up to R5 000 a month at Nedbank ATMs; and
- free cheque deposits and cheque service fees.

Monthly maintenance fee				R26,00 ⁽²⁾
Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Deposits				
Cash deposit	-	-	R1,00 per R100	R75,00 plus R2,00 per R100
Participating retailer's point-of-sale device ⁽⁴⁾	-	-	R6,00 plus R2,00 per R100	-
Cheque deposit	-	-	-	R65,00 per deposit

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Savings and investments

Nedbank N-5000 Account

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Participating retailer's point-of-sale device ⁽⁴⁾	-	-	R4,30	-
Nedbank ATM	-	-	R2,00 per R100	-
Nedbank branch	-	-	-	R75,00 plus R2,00 per R100
Cheque encashment	-	-	-	R75,00 plus R2,00 per R100 in addition to cheque service fees
Another bank's ATM	-	-	R10,00 plus R2,00 per R100	-
International ATM ⁽⁵⁾	-	-	R50,00 plus R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	R4,30	Free	R4,30	R85,00
To a third-party bank account	R8,35	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant payment over R2000	R49,00	-	-	-
Send-iMali ⁽⁶⁾ :				
- R1 to R1000	R10,00	R10,00	-	-
- R1000 to R2500	R14,00	R14,00	-	-
Debit order (internal)	R5,00	-	-	-
Debit order (external)	R19,00	-	-	-
Stop order	R19,00	-	-	-
Stop-payment instruction	R5,00	-	-	R63,00
Cheque service fee	-	-	-	R150,00
Bank-guaranteed cheque	-	-	-	R190,00
Bank's own cheque	-	-	-	R190,00

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Nedbank N-5000 Account

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Purchases & top-ups				
Debit or cheque card swipe	-	-	R4,30	-
Garage card transaction	-	-	R4,30	-
Prepaid airtime top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Prepaid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	R2,60	-	-
Notification fees				
eNote SMS notifications	R12,00 per month	-	-	-
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				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified statements				
E-mailed current statement	Free	-	-	-
Current month ⁽⁷⁾	-	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted	-	-	-	R30,00

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R60,00 per item	-	-	-
Honouring fee per item	R90,00	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

Other service charges	
Self-service banking subscription fee	Free
Overdraft facility fee ⁽⁸⁾	R49,00 per month
Cheque card: Nedbank Greenbacks linkage fee	R23,00 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	R140,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00
Chequebook (40 cheques)	R110,00

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Notes:

1. Self-service channels includes SMS Banking, Online Banking the Nedbank Money app. and in-branch self-service kiosks.
2. An additional monthly fee of R48,00 is applicable to non-resident clients.
3. Exclusive of 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 performed 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 reflect the fees for all transactions that you performed 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.

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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:

R26,00
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;
- no cheque service fees; and
- 50% off branch cash deposit fees.

Monthly maintenance fee				R26,00
Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Deposits				
Cash deposit	-	-	R1,00 per R100	R75,00 plus R2,00 per R100
Participating retailer's point-of-sale device ⁽⁴⁾	-	-	R6,00 plus R2,00 per R100	-
Cheque deposit	-	-	-	R65,00 per deposit

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Cash withdrawals				
Participating retailer's point-of-sale device ⁽⁴⁾	-	-	R4,30	-
Nedbank ATM	-	-	R2,00 per R100	-
Nedbank branch	-	-	-	R75,00 plus R2,00 per R100
Cheque encashment	-	-	-	R75,00 plus R2,00 per R100 in addition to cheque service fees
Another bank's ATM	-	-	R10,00 plus R2,00 per R100	-
International ATM ⁽⁵⁾	-	-	R50,00 plus R2,00 per R100	-
Payments and transfers				
Transfer between your own Nedbank accounts	R4,30	Free	R4,30	R85,00
To a third-party bank account	R8,35	Free	-	R125,00
Instant payment up to R2000	R10,00	-	-	-
Instant payment over R2000	R49,00	-	-	-
Send-iMali ⁽⁶⁾ :				
- R1 to R1000	R10,00	R10,00	-	-
- R1000 to R2500	R14,00	R14,00	-	-
Debit order (internal)	R5,00	-	-	-
Debit order (external)	R19,00	-	-	-
Stop order	R19,00	-	-	-
Stop-payment instruction	-	-	-	R60300
Cheque service fee	-	-	-	R150,00
Bank-guaranteed cheque	-	-	-	R190,00
Bank's own cheque	-	-	-	R190,00

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Purchases & top-ups				
Debit or cheque card swipe	-	-	R4,30	-
Garage card transaction	-	-	R4,30	-
Prepaid airtime top-up on Nedbank channels	R1,00	R1,00	R1,00	-
Pre-paid electricity purchase	R2,00	R2,00	-	-
LOTTO purchase	R2,60	R2,60	-	-
Notification fees				
eNote SMS notifications	R12,00 per month	-	-	-
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				
At Nedbank	Free	Free	Free	R8,00
Another bank's ATM	-	-	R8,00	-
Transaction lists				
From last ten transactions up to five years	Free	-	R8,00	R30,00 per page
Bank-certified statements				
E-mailed current statement	Free	-	-	R30,00 per statement
Current month ⁽⁷⁾	-	-	One free per billing cycle, thereafter R10,00	R30,00 per statement
Three months	-	-	R30,00	-
Posted	-	-	-	R30,00 per statement

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Transaction fees				
Choose a cheaper channel, save on bank fees	Online Banking /Money app. /Self-service Kiosks	SMS Banking ⁽³⁾ (*120*001#)	ATM /Card	Branch Teller
Declined transaction fees due to insufficient funds				
Nedbank ATM	-	-	Free	-
Point-of-sale device	-	-	R8,60	-
Another bank's ATM	-	-	R8,60	-
Dishonoured debit order	R60,00 per item	-	-	-
Honouring fee per item	R90,00	-	-	-
Disputed debit order fee				
Per disputed debit order	R5,00	-	-	R5,00

Other service charges	
Self-service banking subscription fee	R16,00 per month
Overdraft facility fee ⁽⁸⁾	R4900 per month
Cheque card: Nedbank Greenbacks linkage fee	R23,00 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	R140,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher
Post-dated cheque	R150,00
Special clearance of a cheque deposited in a branch	R130,00
Chequebook (40 cheques)	R110,00

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Notes:

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3. Exclusive of 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 performed outside South Africa. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
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Foreign exchange

Transaction fees	
Travel Card	
Commission	2,15%
Minimum charge	R120,00
Initial card fee	Free
Back up card	Free
ATM fee	\$3 equivalent
Cross currency conversion	3%
POS	Free
Replacement card	R151,00
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
Inward telegraphic transfers	
Amounts over R2000	
Commission	0,71%
Minimum charge	R172,62
Maximum charge	R859.07
Amounts under R2000	
Commission	R112,28
Pension payments ⁽¹⁾	R60,63
Payments search (minimum)	R249,25

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Foreign exchange

Transaction fees	
Outward telegraphic transfers	
Commission	0,66%
Minimum charge	R179,01
Maximum charge	R900,93
Communication fee	R125,00
Incorrect instructions (excludes foreign charges)	R280 + foreign bank charges
Personal foreign charges	
Commission	1,17%
Minimum charge	R224,55
Maximum charge	R1 150,83
Payments search	R317,74
Unpaid advice (excludes foreign charges)	R225,00+ foreign bank charges
Other charges	
NEP form (attestation)	R49,50
Courier charges	Dependent on the courier used
Ecobank outward payment fee (beneficiary USD account)	6,50%
Ecobank outward payment fee (local currency account)	4,50%

Notes:

1. Available to eligible clients on application.