

# Schedule of fees

## Nedbank Ke Yona Credit Card

Effective from 1 January 2017

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

Type of transaction/fee	Notes	Fees (VAT inclusive at 14%)
<b>Monthly fees</b>		
Credit card service fee		R55,40.
Nedbank Greenbacks		n/a.
Monthly credit facility fee	1	R13,00.
Supplementary card		n/a.
Garage card		n/a.
Once-off initiation fee		n/a.
Self-service banking: Subscription fee	2	R16,00.
<b>Transaction fees</b>		
<b>Deposits</b>		
Cheque deposit:		
– at a Nedbank ATM		R20,00.
– at a branch		R20,00.
Cash deposit:		
– at a Nedbank ATM		R11 + R1,40 per R100 (min R17).
– at a branch		R11 + R1,40 per R100 (min R17).
<b>Cash withdrawals</b>		
At a Nedbank ATM		R4,50 + R1,40 per R100.
At another bank's ATM		R7,00 + R4,50 + R1,40 per R100 or part thereof.
At a branch		R40,00 + R1,40 per R100.
At an international ATM	3	R40,00 + R1,40 per R100.
<b>Payments</b>		
<b>Electronic payments</b>		
By Telephone Banking: Self-service		R8,00.
By SMS Banking		R8,00.
At a self-service terminal		R8,00.
On NetBank (internet banking)		R8,00.
By Telephone Banking: Agent-assisted		R8,00.
By Cellphone Banking WAP		R8,00.
NetBank payment notification - SMS		R1,00.
NetBank payment notification - email		R0,80.
NetBank payment notification - fax		R5,50.
<b>Interaccount transfers</b>		
By Telephone Banking: Self-service		R4,00.
By SMS Banking		R4,00.
At a self-service terminal		R4,00.
On NetBank (internet banking)		R4,00.
By Cellphone Banking WAP		R4,00.
By Telephone Banking: Agent-assisted		R4,00.
At a branch		R40,00.
<b>Credit card charges</b>		
Fuel purchase		R5,00.
Incorrectly disputed transaction:		



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## Payments

### Credit card charges

– Local	R150,00.
– International	R150,00.
International currency conversion fee	3 2%.

### Balance enquiries

At a self-service terminal	Free.
On NetBank (internet)	Free.
By Telephone Banking: Self-service	Free.
By SMS Banking	Free.
At a Nedbank ATM	Free.
At a branch	R5,00 (One free per billing cycle).
At another bank's ATM	R5,00.

### Statements

On NetBank (internet banking)	Free.
Ministatement from a Nedbank ATM	Free.
At a self-service terminal – within 90 days	Free.
At a self-service terminal – more than 90 days	Free.
Mailed statement	Free.

### Other charges

Dishonoured payment due to insufficient funds	R90,00.
Tracing fee	Up to R377,00.
Special clearance of a cheque deposited in a branch	R100,00.
Face-to-face card delivery (where applicable)	R135,00.
Same-day card delivery	R375,00.
Replacement card	R130,00.

## Notes

1 The Credit Facility Fee covers the costs associated with providing the up to 55 days interest free credit card facility, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility.

2 Includes banking at self-service terminals, internet banking (NetBank), SMS banking, telephone banking (self-service and agent-assisted) and cellphone banking (WAP).

3 A currency conversion fee will apply to all foreign transactions.

**Nedbank is committed to making its fee structures simple, transparent and easy to understand. To this end plain language and simple naming conventions are used in all our literature.**

**You can also call the Nedbank Contact Centre on 0860 555 111 (office hours), where bank fees specialists are available to assist you with any fee-related questions.**

**The Nedbank Bank Fees Calculator is an easy-to-use online tool that can assist you in understanding and calculating the fees applicable to your specific account type. It also enables you to compare your current fees with that of other Nedbank products, as well as with fees charged by the other South African banks.**

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