

# Nedbank PAYU vs MiGoals Suite



Transaction benefits	PAYU Fees	MiGoals Fees	MiGoals Plus Fees	MiGoals Premium Fees
<b>Maintenance fee</b>	<b>R8</b>	<b>R8</b>	<b>R99</b>	<b>R250</b>
<b>Nedbank ATM withdrawals</b>	R2,85 per R100 or part thereof	R12 per R1 000 or part thereof	Up to R2000 free per billing cycle, then R12 per R1 000 or part thereof	Up to R4000 free per billing cycle, then R12 per R1 000 or part thereof
<b>Debit orders</b>	R4 internal R4 external	R4 Internal R4 External	R0.00	R0.00
<b>Stop orders</b>	Free	R0.00	R0.00	R0.00
<b>Card swipes</b>	R0.00	R0.00	R0.00	R0.00
<b>Cash withdrawals at participating retailers</b>	R2	R1	R0.00	R0.00
<b>Domestic lounge access</b>	Service not offered	Service not offered	Service not offered	R0.00
<b>VAS</b>				
<b>eNotes</b>	R0.50 per SMS	R0.50	R0.50	R0.50
<b>No funds alert</b>	R10 per SMS	R10.00	R10.00	R10.00
<b>Unpaid debit order</b>	R10 per item	R10.00	R10.00	R10.00
<b>Not pre-selected</b>				
<b>My Pocket</b>	R0.00	R0.00	R0.00	R0.00
<b>Nedbank Greenbacks membership</b>	R35 per month	R35 per month	R0.00	R0.00
<b>Amex card if cheque card</b>	Card not offered	R0.00	R0.00	R0.00
<b>Other</b>				
<b>Credit card</b>				R0.00
<b>Overdraft</b>	R69 per month	R69 per month	R69 per month	R39 per month
<b>Debit order switching</b>	R0.00	R0.00	R0.00	R0.00
<b>Salary switching</b>	R0.00	R0.00	R0.00	R0.00



# Nedbank PAYU Account vs MiGoals Suite

## Nedbank PAYU Account R8 monthly maintenance fee

### You get the following for free :

- Gold debit card
- Card purchases
- PayShap: Pay to ShapID.
- Stop orders
- Inter-account transfers and balance enquiries at self-service channels.



## MiGoals R8 monthly maintenance fee

**MiGoals4Kids: Kids under the age of 18 pay no monthly maintenance fees.**

### You get the following for free :

- A Gold debit card
- My Pocket account
- Card purchases
- Digital inter-account transfers
- Stop orders
- PayShap: pay to ShapID
- In-app notification
- Digital statements (latest 3 months)
- Digital tax certificates (current tax year)
- 50% discount at Nu Metro

### Kids also get the following for free :

- eNotes (in-app and SMS notifications)
- Deposits of up to R1 000 at Nedbank ATMs (per month)
- Declined transactions at point-of-sale devices (due to insufficient funds)
- Access to Penny Power financial literacy education.



## MiGoals Plus R99 monthly maintenance fee.

**If you are 55 and older you will only pay R49,50 for your monthly maintenance fees. If you maintain a minimum daily balance of R20 000 in your account, we'll refund your maintenance fee in full the following month. If you are between the ages of 18 and 26 you will only pay R49,50 for your monthly maintenance fees.**

### You get the following:

- 25c cash back in Greenbacks for every litre of fuel at bp
- 50% discount at Nu Metro

### Pus, all this for free :

- A Platinum debit card
- Greenbacks membership
- My Pocket account
- Card purchases
- Digital payments (EFT) and inter-account transfers
- Debit and stop orders
- Data, airtime and electricity purchases on digital channels
- Point-of-sale withdrawals at participating retailers
- Withdrawals of up to R2 000 at Nedbank ATMs (per month)
- Deposits of up to R2 000 at Nedbank ATMs (per month)
- In-app notifications.
- 1 x free pay-to-cellphone-number transaction per month
- Sending proof of payments
- Point-of-sale balance enquiries
- Digital statements (latest 3 months)
- Digital tax certificates (current tax year)



## MiGoals Premium R250 monthly maintenance fee

**If you are 55 and older you will only pay R125 for your monthly maintenance fees. If you maintain a minimum daily balance of R20 000 in your account, we'll refund your maintenance fee in full the following month. If you are between the ages of 18 and 26 you will only pay R125 for your monthly maintenance fees.**

### You get the following:

- A MiGoals Premium Credit Card with R0 monthly maintenance and credit facility fees\*\*
- R30 discount on monthly overdraft facility fees\*\*
- 12 domestic airport lounge visits (per year)
- Access to the Premium Banking Desk 24/7
- 25c cashback in Greenbacks for every litre of fuel at bp
- 50% discount at Nu Metro

### Pus, all this for free :

- Greenbacks membership
- My Pocket account
- Card purchases
- Digital payments (EFTs) and inter-account transfers
- PayShap: Pay to ShapID
- Debit and stop orders
- 2x free pay-to-cellphone-number (Send iMali) transactions per month.
- Data, airtime and electricity purchases on digital channels.
- Point-of-sale withdrawals at participating retailers
- Withdrawals of up to R4 000 at Nedbank ATMs (per month)
- Deposits of up to R4 000 at Nedbank ATMs (per month)
- Digital statements (latest and previous months)
- Digital tax certificates (latest and previous tax years)
- In-app notifications
- Proof of payments
- Point-of-sale balance enquiry
- Point-of-sale deposits at Boxer stores

### Take Note:

The presented pricing is for 2026 click [here](#) to view the latest fees and charges.

No credit interest is paid on all MiGoals product balances and debit interest is charged on overdrawn accounts.