

Nedbank4me vs MiGoals Suite



Transaction benefits	Nedbank4me Fees	MiGoals Fees	MiGoals Plus Fees	MiGoals Premium Fees
Maintenance fee	R0	R8	R99	R250
Nedbank ATM withdrawals	R13 per R1000 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
Debit orders	R0 internal R0 external	R4 Internal R4 External	R0.00	R0.00
Stop orders	Free	R0.00	R0.00	R0.00
Card swipes	R0.00	R0.00	R0.00	R0.00
Cash withdrawals at participating retailers	R2	R1	R0.00	R0.00
Domestic lounge access	Service not offered	Service not offered	Service not offered	R0.00
VAS				
eNotes	Free	R0.50	R0.50	R0.50
No funds alert	R10 per SMS	R10.00	R10.00	R10.00
Unpaid debit order	R10 per item	R10.00	R10.00	R10.00
Not pre-selected				
My Pocket	R0.00	R0.00	R0.00	R0.00
Nedbank Greenbacks membership	Service not offered	R35 per month	R0.00	R0.00
Amex card if cheque card	Card not offered	R0.00	R0.00	R0.00
Other				
Credit card				R0.00
Overdraft		R69 per month	R69 per month	R39 per month
Debit order switching	R0.00	R0.00	R0.00	R0.00
Salary switching	R0.00	R0.00	R0.00	R0.00



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Nedbank4me Account R0 monthly maintenance fee

You get the following for free :

- Card purchases
- PayShap: Pay to ShapID.
- 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.