



Nedbank Lesotho

Litefiso tsa lits'ebeletso

Ho tloha ka la 01 Tlhakubele 2024

Current Account - Pay as you use (PAYU)

M111.72 monthly maintenance fee

You get:

- Free cash deposit up to M3,000 per month
- Free tax payments
- Free monthly IB subscription fee
- Free own account transfers
- Free cellphone banking subscription (USSD: *120*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal loan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- Earn credit interest on positive balances

Transaction	2023	2024	Increase %
Monthly maintenance fee	M106.00	M111.72	5.40%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0.0%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1st Deposit Free up to M3000.00, Then 1.30%	0.0%
Cash withdrawal: Branch	0.28% MIN M12.39 / MAX M356.91	0.30% MIN M12.95 / MAX M373.08	5.40%
Nedbank ATM cash withdrawal	1.85% MIN M7.75 / MAX M45.00	1.95% MIN M8.07 / MAX M48.00	5.40%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 110%	M59.57 + 116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.21%	2.33%	5.43%
Pos international	M8.50 + 1.20%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M166.53	5.40%
Pos cashback	M50 - M500 M5.50, THEN 0.15%	0.15% Min M5.80/No max	2.73%
Send money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Current Account - Bundled fee

M157.00 monthly maintenance fee

You get:

- Free standing orders
- Free POS swipes at all till points
- Free own account transfers and payments to Nedbank accounts
- Free cellphone banking subscription (USSD: *120*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal loan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- 3 Free ATM withdrawals per month

Transaction	2023	2024	Increase %
Monthly maintenance fee	M149.00	M157.00	5.37%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0.0%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1st Deposit Free up to M3000.00, Then 1.30%	0%
Cash withdrawal: Branch	2.33 %	2.45 %	5.15%
Nedbank ATM cash withdrawal	1st 3, Then M48.00	1st 3, Then M50.59	5.39%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 11%	M59.57 + 116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	2.21%	2.33%	5.43%
Pos international	M8.50 + 1.2%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M166.53	5.40%
Pos cashback	M50 - M500 M5.50, THEN 0.15%	0.15% Min M5.80/No max	2.73%
Send money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Youth Savings Account

Monthly maintenance is free

You get:

- Free cellphone banking subscription (USSD: *120*140#)
- Visa debit card that allows online purchases and cash out transactions
- Low transactional fees
- Earn credit interest on positive balances
- 2 Free ATM withdrawals per month

Transaction	2023	2024	Increase %
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0.0%
Cash deposit: Branch	1 Free up to M3,000, Then 1.30%	1 Free up to M3,000, Then 1.30%	0%
Atm cash deposit	1 Free up to M3,000, Then 0.78%	1 Free up to M3,000, Then 0.78%	0%
Cash withdrawal: Branch	M1,500 free, Then 1.30%	M1,500 free, Then 1.30%	0%
Nedbank ATM cash withdrawal	First two free then M20.00	First two free then M21.08	5.40%
Other Banks ATM cash withdrawal	M56.00	M59.02	5.39%
Pos normal purchase	FREE	M2.12	100%
Pos advance (withdrawal in branch)	M32.10	M33.83	5.39%
Pos Cashback	0.27% Min M18.55 / Max M362.40	0.27% Min M18.55 / Max M362.40	0%
Send Money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

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NEDBANK

Student Account

M22.00 monthly maintenance fee

You get:

- Free cash deposits at Nedbank branches
- Free POS swipes at all till points
- Free own account transfers
- Free cellphone banking subscription (USSD: *120*140#)
- Visa debit card that allows online purchases and cash out transactions
- Free mobile app and internet banking subscription
- Account number does not change when upgrading to other current accounts
- Low transactional fees

Transaction	2023	2024	Increase %
Monthly maintenance fee	M21.00	M22.00	4.76%
Atm cash deposit	FREE	FREE	0.0%
Cash deposit: Branch	FREE	FREE	0%
Cash withdrawal: Branch	0.80% NO MIN / MAX M800	0.80% NO MIN / MAX M843	2.69%
Nedbank ATM cash withdrawal	1.97% MIN M8.27 / MAX M48.00	1.97% MIN M8.74 / MAX M50.59	5.39%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 110%	M59.57 + 116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	0.48% Min M22.60 / No Max	0.50% Min M24.10 / No Max	5.40%
Pos international	M8.50 + 1.20%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Pos Cashback	M50 - M500 M5.50, THEN 0.15%	0.15% Min M5.80 / No Max	2.73%
Send Money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Likhoebotse nyane

SME - Account

M180.00 monthly maintenance fee

You get:

- 3 free cash deposits (Branch)
- 3 free ATM deposits

Transaction	2023	2024	Increase %
Monthly maintenance fee	M180.00	M180.00	0%
Atm cash deposit	3 Free up to M20,000.00, Then 0.50%	3 Free up to M20,000.00, Then 0.50%	0%
Cash deposit: Branch	3 Free up to M20,000.00, Then 0.5% for Turnover to M240,000, Above 1.30%	3 Free up to M20,000.00, Then 0.5% for Turnover to M240,000, Above 1.30%	0%
Cash withdrawal: Branch	0.80% NO MIN / MAX M800	0.80% NO MIN / MAX M843	2.69%
Nedbank ATM cash withdrawal	1.97% MIN M8.27 / MAX M48.00	1.97% MIN M8.74 / MAX M50.59	5.39%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 110%	M59.57 + 116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	0.48% Min M22.60 / No Max	0.50% Min M24.10 / No Max	5.40%
Pos international	M8.50 + 1.20%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop Payment	M150.00	M158.10	5.40%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

SME Account - Bundled

M249.00 monthly maintenance fee

You get:

- 3 free cash deposits
- 3 free ATM deposits
- 3 free ATM withdrawals
- 3 free POS swipes

Transaction	2023	2024	Increase %
Monthly maintenance fee	M249.00	M249.00	0%
Atm cash deposit	3 Free up to M20,000.00, Then 0.50%	3 Free up to M20,000.00, Then 0.50%	0%
Cash deposit: Branch	3 Free up to M20,000.00, Then 0.5% for Turnover to M240,000, Above 1.30%	3 Free up to M20,000.00, Then 0.5% for Turnover to M240,000, Above 1.30%	0%
Cash withdrawal: Branch	0.80% NO MIN / MAX M800	0.80% NO MIN / MAX M843	2.69%
Nedbank ATM cash withdrawal	First 3 free then M45	First 3 free then M47.43	5.40%
Other Banks ATM cash withdrawal	M56.00	M59.02	5.39%
Atm international	M53 + 110%	M55.81 + 116%	5.38%
Atm adhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.00	M4.00	0%
Pos normal purchase	FIRST 3 FREE THEN M4.80	FIRST 3 FREE THEN M4.80	0%
Pos advance (withdrawal in branch)	2.10%	2.21%	5.24%
Pos international	M8.50 + 1.20%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop Payment	M150.00	M158.10	5.40%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Private Banking

Private Banking - Bundled M274.00 montly maintenance fee

You get:

- Free standing orders
- Free POS swipes at all till points
- Free own account transfers and payments to Nedbank accounts
- Free cellphone banking subscription (USSD: *120*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal oan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- 5 Free ATM withdrawals per month
- Flexible debit interest rates on credit facilities
- Access to private banking suite

Transaction	2023	2024	Increase %
Monthly maintenance fee	M260.00	M274.00	5.38%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0%
Cash deposit: Branch	1 Free up to M3,000 Then 1.30%	1 Free up to M3,000 Then 1.30%	0%
Cash withdrawal: Branch	2.33 %	2.45 %	5.15%
Nedbank ATM cash withdrawal	1st 5 FREE Then MAX M45.00	1st 5 Free then MAX M47.43	5.40%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 110%	M59.57+116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	2.49%	2.52%	5.22%
Pos international	M8.50+1.20%	M8.99+1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M166.53	5.40%
Pos cashback	M50 - M500 M5.50, THEN 0.15%	0.15% Min. M5.80/No Max	2.73%
Send money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

A bank that connects you to your wealth

Visit our Private Banking suite to open a hassle-free banking account with access to numerous extra features.

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Private Account - PAYU M224.50 monthly maintenance fee

You get:

- Free cash deposit up to M3,000 per month
- Free tax payments
- Free monthly IB subscription fee
- Free own account transfers
- Free cellphone banking subscription (USSD: *120*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal loan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- Earn credit interest on positive balances
- Flexible debit interest rates on credit facilities
- Access to private banking suite

Transaction	2023	2024	Increase %
Monthly maintenance fee	M213.00	M224.50	5.40%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1st Deposit Free up to M3000.00, Then 1.30%	0%
Cash withdrawal: Branch	2.33 %	2.45%	5.15%
Nedbank ATM cash withdrawal	1.85% MIN M7.75 / MAX 45.00	1.95% MIN M8.07 / MAX M48.00	5.40%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 110%	M59.57+116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.49%	2.62%	5.38%
Pos international	M8.50+1.2%	M8.99+1.26%	5.8%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M166.53	5.40%
Pos cashback	M50 - M500 M5.50, THEN 0.15%	0.15% Min. M5.80/No Max	2.73%
Send money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

2024

Nedbank Lesotho

Banking pricing fees update



Transactor Plus Account Litjeo tsa tsamaiso ea account ke M12.85

U fumana:

- Ho banka ka fono ke mahala (penya *120*140#)
- U fumana karete ea ho banka mahala e u lumellang ho reka ka marang-rang
- Ha ho lipatlisiso tse amang mekitlane ea hau
- Mpate-sheleng ea boleng ba M2,000.00

Transaction	2023	2024	Increase %
Monthly maintenance fee	M12.20	M12.85	5.33%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0%
Cash deposit: branch	M3,000 FREE THEN 1.30%	1 Free up to M3, 000, Then 1.30%	0%
Cash withdrawal: branch	0.26% 22.00 / M536.00	0.28% 22.94 / M536.69	5.40%
Nedbank ATM cash withdrawal	1.16% 11.30 / Max M23.00	1.23% 11.87 / Max M24.16	5.37%
Other Banks ATM cash withdrawal	M36.00	M37.94	5.39%
Atm international	M53 + 110%	M55.81 +116%	5.38%
Atm adhoc statement	M4.00	M4.21	5.25%
Atm mini statement	M4.00	M4.21	5.25%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	0.48% Min M22.00 / No Max	0.50% 24.10 / No Max	5.40%
Pos international	M8.50 + 1.20%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop Payment			0%
Pos cashback	M50 - M500 M5.50	0.15% Min. M5.80/No Max	2.73%
Send Money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Savings Account - Mines Litjeo tsa tsamaiso ea account ke M2.52

- Ho banka ka fono ke mahala (penya *120*140#)
- Karete ea ho banka mahala e u lumellang ho reka ka marang-rang
- Ha hona litjeo tsa ho lefala lekhetlo
- Ho deposit'a bankeng ke mahala ho fihla ho M3000.00

Transaction	2023	2024	Increase %
Monthly maintenance fee	M2.40	M2.52	5.00%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0%
Cash deposit: branch	M3,000 FREE THEN 1.30%	1 Free up to M3, 000, Then 1.30%	0%
Cash withdrawal: branch	0.58% M29.30 / M2323.80	0.61% M30.91 / M2449.30	5.36%
Nedbank ATM cash withdrawal	1.85% M7.75 / M45.00	1.95% M8.07 / M48.00	5.40%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 110%	M59.57 + 116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	N/A	N/A	N/A
Pos advance (withdrawal in branch)	0.51% M24.11 / No Max	0.54% M25.29 / No Max	5.39%
Pos international	M8.50 + 1.20%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Stop Payment	M158.00	M166.53	5.40%
Pos cashback	M50 - M500 M5.50	0.15% Min. M5.80/No Max	2.73%
Send Money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Savings Account M8.95 monthly maintenance fee

You get:

- Free cellphone banking subscription (USSD: *120*140#)
- Visa debit card that allows online purchases and cash out transactions
- Free tax payments
- Free cash deposit up to M3,000 per month

Transaction	2023	2024	Increase %
Monthly maintenance fee	M8.50	M8.95	5.29%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0%
Cash deposit: branch	M3,000 FREE THEN 1.30%	1 Free up to M3, 000, Then 1.30%	0%
Cash withdrawal: branch	0.58% M29.30 / M2323.80	0.61% M30.91 / M2449.30	5.36%
Nedbank ATM cash withdrawal	1.85% M7.75 / M45.00	1.95% M8.07 / M48.00	5.40%
Other Banks ATM cash withdrawal	M59.75	M62.97	5.39%
Atm international	M56.55 + 110%	M59.57 + 116%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	N/A	N/A	N/A
Pos advance (withdrawal in branch)	0.48% M22.60 / No Max	0.50% M24.10 / No Max	5.40%
Pos international	M8.50 + 1.20%	M8.99 + 1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Stop Payment	M158.00	M166.53	5.40%
Pos cashback	M50 - M500 M5.50	0.15% Min. M5.80/No Max	2.73%
Send Money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%



► **Bothebelele Account**

Le uena u ka boloka le Nedbank Lesotho kajeno

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Bothebelele Account

Ha ho litjeo tsa tsamaiso ea account khoeli le khoeli

U fumana:

- Ho deposit'a ke mahala
- Ho deposit'a ka ATM ke mahala
- Ho nts'a chelete bankeng khetlo la pele khoeling ke mahala
- Ho nts'a chelete ka ATM khetlo la pele khoeling ke mahala
- Ho patala ka karete khetlo la pele khoeling ke mahala
- Ho nts'a chelete ka lebenkeleng hararo khoeling ke mahala
- Ho banka ka fono ke mahala (penya *120*140#)
- U fumana karete ea ho banka mahala e u lumellang ho reka ka marang-rang

Transaction	2023	2024	Increase %
Atm cash deposit		FREE	0%
Cash deposit: Branch	FREE	FREE	0%
Cash withdrawal: Branch	1 Free, Then 1.20%	1 Free, Then 1.20%	0%
Nedbank ATM cash withdrawal	First Free, then 1.20%	First Free, then 1.20%	0%
Other Banks ATM cash withdrawal	1.20%	1.20%	0%
Atm international	M4.00	M4.00	0%
Atm adhoc statement	FREE	FREE	0%
Atm mini statement	FREE	FREE	0%
Pos normal purchase	First one free, Then 1.20%	First one free, then 1.20%	0%
Pos advance (withdrawal in branch)	1.20%	1.20%	0%
Pos international	N/A	N/A	0%
Sell foreign currency	N/A	N/A	0%
Sell foreign currency	N/A	N/A	0%
Purchase foreign currency	N/A	N/A	0%
Purchase foreign currency	N/A	N/A	0%
Stop Payment	N/A	N/A	0%
Pos cashback	First 3 Free then, M50 - M500 M5.50 THEN 0.15%	First 3 Free then, 0.15% Min. M5.80 /No Max	2.73%
Send Money	M10.00	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5,000=M15.00	5.07%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Individual Foreign Currency Account

M33.72 USD monthly maintenance fee

You get:

- 1 free ATM deposit
- 1 free cash withdrawal (Branch)
- Free cash deposit up to M3,000 per month

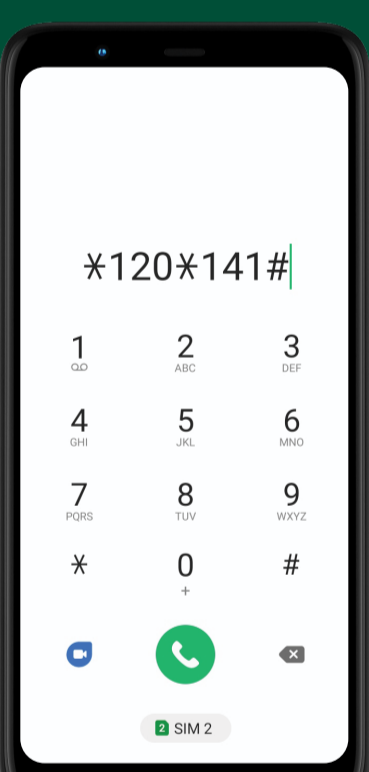
Transaction	2023	2024	Increase %
Monthly maintenance fee	32.00 USD	33.72 USD	5.38%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.78%	0%
Cash deposit: Branch	M3, 000 Free Then 1.30%	M3, 000 Free Then 1.30%	0%
Cash withdrawal: Branch	0.26% MIN M22.00/ MAX M536	0.28% MIN M22.94/ MAX M558.77	5.40%
Nedbank ATM cash withdrawal	N/A	N/A	0%
Other Banks ATM cash withdrawal	N/A	N/A	0%
Atm international	N/A	N/A	0%
Atm adhoc statement	N/A	N/A	0%
Atm mini statement	N/A	N/A	0%
Pos normal purchase	N/A	N/A	0%
Pos advance (withdrawal in branch)	N/A	N/A	0%
Pos international	N/A	N/A	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Pos cashback	N/A	N/A	0%
Send Money	N/A	N/A	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Corporate Current Account

M196.81 monthly maintenance fee

Flexible and tailored solutions also available

Transaction	2023	2024	Increase %
Monthly maintenance fee	M186.73	M196.81	5.40%
Cash deposit: Branch	2.05% Min. M6114/ Max M5,125.00	2.16% Min. M64.44/ Max M5,401.75	5.39%
Cash withdrawal: Branch	0.31% Min. M23.18/ Max M1,303.98	0.33% Min. M24.43/ Max M1,360.84	5.40%
Nedbank ATM cash withdrawal	1.97% MIN M8.27 / MAX 48.00	2.07% MIN M8.74 / MAX M50.59	5.40%
Other Banks ATM cash withdrawal	M59.00	M62.18	5.39%
Atm international	M55.90+ 1.10%	M58.89+1.16%	5.40%
Atm adhoc statement	M4.27	M4.50	5.39%
Atm mini statement	M4.27	M4.50	5.39%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	0.48% Min. M22.60/ No Max	0.50% Min. M24.10/ No Max	5.40%
Pos international	M8.50+1.20%	M8.99+1.26%	5.38%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M166.53	5.40%



Boloka chelete ea hau ha bobebe ka Nedbank MobiMoney

Letsetsa *120*141# u latele methati

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Nedbank Lesotho Limited Reg No 192279, Authorised financial institution and credit provider. E&OE. T & C apply.



NEDBANK

Nedbank MobiMoney

Ha ho litjeo tsa tsamaiso ea account khoeli le khoeli

U fumana:

- Ho deposit'a chelete mahala litsing tsa Nedbank
- Ho nts'a chelete mahala ka ATM ha ngoe ka khoeli
- Ho reka airtime ke mahala
- U ka bula MobiMoney hohle moo u leng teng
- Tsamaiso ea account ke mahala khoeli le khoeli
- Ho ithomella chelete ka Nedbank Lesotho account ea hau ke mahala

Transaction	2023	2024	Increase %
Monthly maintenance fees	FREE	FREE	0%
Cash deposit	1 FREE up to M3,000, Then 1.30%	FREE	-100%
Cash withdrawal: ATM			
M20 - M300	M5.00	M5.00	
M301 - M500	M7.00	M8.00	
M501 - M1,000	M9.00	M10.00	5.6%
M1,001 - M2,500	M15.00	M15.50	
M2,501 - M5,000	M17.00	M17.00	
MobiMoney to MobiMoney			
M20 - M500	M2.50	M2.65	
M501 - M1,000	M5.50	M5.82	5.8%
M1,001 - M2,000	M7.50	M7.94	
M2,001 - M10,000	M9.00	M9.52	
Send Money to mobile (unregistered users)			
M20 - M100	M10.00	M7.00	
M101 - M500	M10.00	M9.00	5.07%
M501 - M1,000	M10.00	M11.00	
M1,001 - M5,000	M10.00	M15.00	
Send Money to mobile (Registered users MobiMoney)			
Own internal	FREE	FREE	0%
Others (Registered)	M10.00	M10.00	0%
Prepaid Top-ups			
Airtime	FREE	FREE	0%
Electricity	M6.00	M6.77	5.8%

Credit (Individuals)

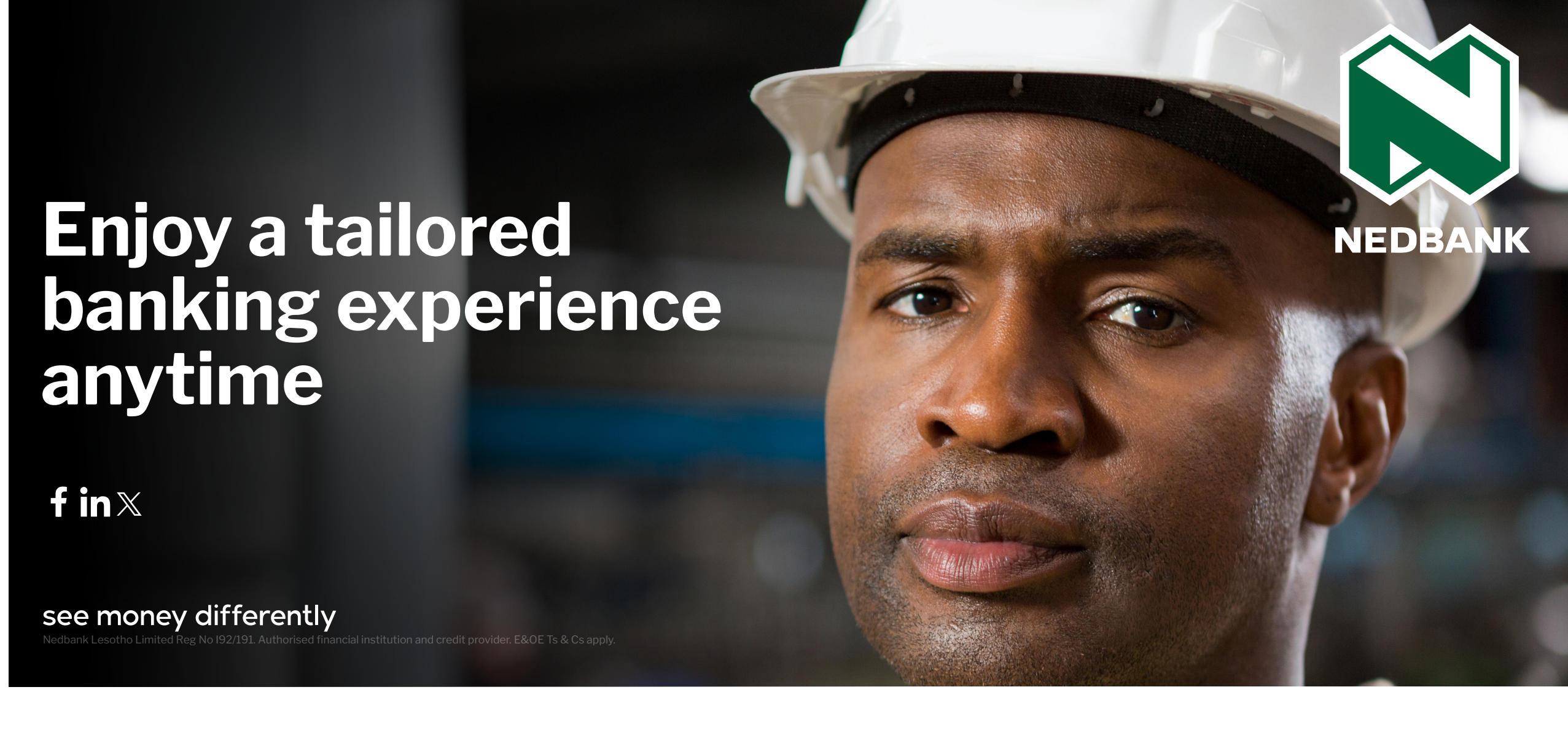
Transaction	2023	2024	Increase %
Initiation Fees for personal loans	1% Max M300	1% Max M300	0%
Initiation Fees for Vehicle Assets Finance	1% Max M4000.00	1% Max M4000.00	0%
Initiation Fees for Property Finance	1% Max M5000.00	1% Max M5000.00	0%
Monthly Admin Fee	M50	M50	0%

Deposit Rates (Individuals)

Transaction	2023	2024	Increase %
Fixed Deposit interest rate	No less than 75% of CBL rate	No less than 75% of CBL rate	0%
Call Deposit interest rate	No less than 50% of CBL rate	No less than 50% of CBL rate	0%
Transactional Accounts interest rate	No less than 30% of CBL rate	No less than 30% of CBL rate	0%
Savings Accounts interest rate	No less than 30% of CBL rate	No less than 30% of CBL rate	0%

Penalty Fees (Individuals)

Transaction	2023	2024	Increase %
Dishonoured debit order transactions	M40.00	M40.00	0%
Early redemption on investment account less than 500	M50.00 MAX	M50.00 MAX	0%
Early redemption on investment amount between M500 and M999.00	M100.00 MAX	M100.00 MAX	0%
Early redemption on investment amount between M1000.00 and M9,999.99	M250.00 MAX	M250.00 MAX	0%
Early redemption on investment amount between M10,000 and M100,000	M750.00 MAX	M750.00 MAX	0%
Early redemption on investment amount greater M100,000	M1,000.00 MAX	M1,000.00 MAX	0%



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Digital Channels - Private Banking PAYU

Channel	Transaction Type	2023	2024	Increase
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%
	Electricity	M6.40	M6.74	5.31%
	Send Money to mobile (unregistered users)	M10.00	M20-100=M7.00, M101-M500=M9.00, M501-M1,000=M10.00, M1,001-M5,000=M15.00	5.07%
	Cellular (Vodacom and Econet)	FREE	M2.50	100%
	Payment to Account at this bank	M5.34	M5.62	5.24%
	Payments to other Bank Accounts (RTGS / Immediate payment	M20.00	M20.00	0%
	Local Banks payments (online Banking, App, MB)	M11.77	M0 - M1,000=7.00 M1,001-M10,000=10.00 M10,001 and above=13.00	-15.04%
	EFT payments to CMA (<5 Mil)	M13.87	M14.61	5.34%
	Tax Payments	FREE	FREE	0%
	Pos Cashout	Own Account Transfers	FREE	FREE
Bank card to M-PESA	Cash Withdrawal at till	M25-M100,M5.50 THEN 0.15%	0.15% Min. M5.80/No Max	2.73%
	Move funds from card to wallet	M25 - M100 M5.00, THEN 0.75%	M25 - M100 M5.00 M101-M300M8.00 M301-M500M11.00 M501-M1000M15.00 M1,001-M2,500=M17.00	4.86%

Digital Channels - Private Banking Bundled

Channel	Transaction Type	2023	2024	Increase
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%
	Electricity	M6.40	M6.74	5.31%
	Send Money to mobile (unregistered users)	M10.00	M20-100=M7.00, M101-M500=M9.00, M501-M1,000=M10.00, M1,001-M5,000=M15.00	5.07%
	Cellular (Vodacom and Econet)	FREE	FREE	0%
	Payment to Account at this bank	FREE	FREE	0%
	Payments to other Bank Accounts (RTGS / Immediate payment	M20.00	M20.00	0%
	Local Banks payments (online Banking, App, MB)	2 FREE THEN, M11.77	M0 - M1,000=7.00 M1,001-M10,000=10.00 M10,001 and above=13.00	-15.04%
	EFT payments to CMA (<5 Mil)	M13.87	M14.61	5.34%
	Tax Payments	FREE	FREE	0%
	Pos Cashout	Own Account Transfers	FREE	FREE
Bank card to M-PESA	Cash Withdrawal at till	M25-M100,M5.50 THEN 0.15%	0.15% Min. M5.80/No Max	2.73%
	Move funds from card to wallet	M25 - M100 M5.00, THEN 0.75%	M25 - M100 M5.00 M101-M300M8.00 M301-M500M11.00 M501-M1000M15.00 M1,001-M2,500=M17.00	4.86%

Digital Channels - Savings / RMA / Youth Savings / Transactor

Channel	Transaction Type	2023	2024	Increase
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%
	Electricity	M6.40	M6.74	5.31%
	Send Money to mobile (unregistered users)	M10.00	M20-100=M7.00, M101-M500=M9.00, M501-M1,000=M10.00, M1,001-M5,000=M15.00	5.07%
	Cellular (Vodacom and Econet)	FREE	M2.50	100%
	Payment to Account at this bank	M5.34	M5.62	5.24%
	Payments to other Bank Accounts (RTGS / Immediate payment	M20.00	M20.00	0%
	Local Banks payments (online Banking, App, MB)	M11.77	M0 - M1,000=7.00 M1,001-M10,000=10.00 M10,001 and above=13.00	-15.04%
	EFT payments to CMA (<5 Mil)	M13.87	M14.61	5.34%
	Tax Payments	FREE	FREE	0%
	Pos Cashout	Own Account Transfers	FREE	FREE
Bank card to M-PESA	Cash Withdrawal at till	M25-M100,M5.50 THEN 0.15%	0.15% Min. M5.80/No Max	2.73%
	Move funds from card to wallet	M25 - M100 M5.00, THEN 0.75%	M25 - M100 M5.00 M101-M300M8.00 M301-M500M11.00 M501-M1000M15.00 M1,001-M2,500=M17.00	4.86%

Digital Channels - Current Account Bundled / Student Account

Channel	Transaction Type	2023	2024	Increase
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%
	Electricity	M6.40	M6.74	5.31%
	Send Money to mobile (unregistered users)	M10.00	M20-100=M7.00, M101-M500=M9.00, M501-M1,000=M10.00, M1,001-M5,000=M15.00	5.07%
	Cellular (Vodacom and Econet)	FREE	FREE	0%
	Payment to Account at this bank	FREE	FREE	0%
	Payments to other Bank Accounts (RTGS / Immediate payment	M20.00	M20.00	0%
	Local Banks payments (online Banking, App, MB)	2 FREE THEN, M11.77	M0 - M1,000=7.00 M1,001-M10,000=10.00 M10,001 and above=13.00	-15.04%
	EFT payments to CMA (<5 Mil)	M13.87	M14.61	5.34%
	Tax Payments	FREE	FREE	0%
	Pos Cashout	Own Account Transfers	FREE	FREE
Bank card to M-PESA	Cash Withdrawal at till	M25-M100,M5.50 THEN 0.15%	0.15% Min. M5.80/No Max	2.73%
	Move funds from card to wallet	M25 - M100 M5.00, THEN 0.75%	M25 - M100 M5.00 M101-M300M8.00 M301-M500M11.00 M501-M1000M15.00 M1,001-M2,500=M17.00	4.86%

Global Payments

Product	Charge Type	2023	2024	Increase
Outward Payments (OPs) (Previously outward telegraphic transfers (OTTs))	TT/ Swift	1.55%	1.25%	-19.35%
	Min#	433.85	313.85	-27.66%
	Max#	5016.75	4,200.00	-16.28%
	Communication#	275	275	0.00%
	Recall of funds processed	275	275	0.00%
	Courier fees	N/A	N/A	N/A
	Payment tracking service	N/A	N/A	N/A
	Ex-CFC Acc - to other local bank/ non local bank	USD 7.00 base currency	USD 7.00 base currency	0.00%
	OUTGOING PAYMENT BANKSERVE	1.75%	1.75%	0.00%
	Min#	296.75	176.75	-40.44%
Max#	5338.25	4,338.25	-18.73%	
Incorrect instruction received. Query to beneficiary bank (Min# refers to OPs that are reworked due to client error where o/s bank queries e.g beneficiary account number incorrect	275	275	0.00%	
Inward Payments (IPs) (Previously inward telegraphic transfers (ITTs))	Commission %	0.55%	0.35%	-36.36%
	Min#	144.9	144.9	0.00%
	Under M2000 - Flat#	1016.5	1,016.50	0.00%
	Pensions Payment#			N/A
	Return of funds	160	160.00	0.00%
Payment search (Min# refers to client initiated queries involving Nedbank contacting o/s bank and instances where clients request copies of payments for periods older than twelve months			N/A	
Purchase of cheques/drafts (BPs)	Commission %			N/A
	Min#%			N/A
	Max#			N/A
	Payment Search (Min)#			N/A
	Unpaid Advice#			N/A
Proposed additional fees	Recall of funds wrongly addressed to us	275	275	0.00%
	Sight commission (per 3 month period or part thereof until date of payment)	0.83%	0.83%	0.00%
Import Letters of credit	Min	857.01	857.01	0.00%
	Usance commission (per 6 month period or part thereof until date of payment)	1.67%	1.67%	0.00%
	Min	876.44	876.44	0.00%
	Drawings	0.80% Min M550.00 Max M3000.00	0.80% Min M550.00 Max M3000.00	0.00%
	Communication	275	275	0.00%
	Follow up on import documentation# (admin fee for queries sent to o/s bank for status of document presentations	275	275	0.00%
	Amendments-Increasing capital value	755	755	0.00%
	Amendments	755	755	0.00%
	IMLC Tracers	275	275	0.00%
	Endorsement of bill of Lading	771	771	0.00%
	Revolving - Open commission	0.83% Min M857	0.83% Min M857	0.00%
	Expiry admin fee (utilized and unutilized)	150	150	0.00%
	Cancellation admin fee (utilized and unutilized)	567.1	567.1	0.00%
	Discrepancy fee (a/c beneficiary)	USD 125	USD 125	0.00%
	Back to back, transferable, standby and revolving LCs)	0.83%	0.83%	0.00%
Mixed Tenor LCs	0.83%or 1.67%	0.83% or 1.67%	0.00%	
Export Letters of credit	Advising	681	681.00	0.00%
	Confirmation fee (collected in advance every three months or part thereof	Pricing on application. Based on country risk	Pricing on application. Based on country risk	N/A
	Advising amendment	755	755	0.00%
	Advising to non clients	M700.00 New	M700.00 New	0.00%
	Drawings	0.67%	0.67%	0.00%
	Min	675.05	675.05	0.00%
	EXLC tracers	275	275	0.00%
	Communication (SWIFT fee)	275	275	0.00%
	Transfers	700	700	0.00%
	Acceptance			N/A
	Courier fee as charged#	485.5	485.5	0.00%
	Assignment of proceeds# (Simple assignment using Nedbanks standard template)	Pricing on application	Pricing on application	N/A
	Cessions/assignments linked to customised trade deals	Pricing on application	Pricing on application	N/A
	Draft, initial and subsequent documents review, per hour	N/A	N/A	N/A
	Documents - Overnight checking	N/A	N/A	N/A
EXLC discount handling fee	464.28	464.28	0.00%	
Cancellation	754.72	754.72	0.00%	
Non drawing	130.38	130.38	0.00%	
Expiry admin fee	150	150	0.00%	
FCIs	Commission / Extensions	0.60%	0.60%	0.00%
	Min	201.4	201.4	0.00%
	Bill to be availed/guaranteed	M992.20 New fee	M992.20 New fee/2014	0.00%
	Plus guarantee commission	2.15% min M200.00	2.15% min M200.00	0.00%
	FBICI tracers	M275.00 New fee	M275.00 New fee	0.00%
	Endorsements of bill of lading	771	771	0.00%
	Communication (zero rated for VAT)	275	275	0.00%
	Letter of undertaking - in the absence of a bill of exchange accompanying the collection	M341.32 New	M341.32 New	0.00%
FCOs	Documentary collections	0.66%	0.66%	0.00%
	Min#	215	215	0.00%
	Courier	485.5	485.5	0.00%
	Cheque / draft collections	N/A	N/A	0.00%
	Min#	N/A	N/A	0.00%
Post#	N/A	N/A	0.00%	
Communication#	275	275	0.00%	
FBICO#	275	275	0.00%	
CFC ACCOUNTS	CFC Acc to current acc#	USD 7.00 base currency	USD 7.00 base currency	0.00%
	CFC Acc to other local bank / non local banks	USD 7.00 base currency	USD 7.00 base currency	0.00%
	Service fees	USD 30.00 base currency	USD 30.00 base currency	0.00%
	Statement copies	USD equivalent to M37.00	USD equivalent to M37.00	0.00%
	MT940 & MT950 - Charged per month	N/A	N/A	0.00%
Interest	N/A	N/A	0.00%	
FORWARD EXCHANGE CONTRACTS	Establishment			N/A
	Latte settlement fee per day (Min)			N/A
	Cancellation			N/A
	Draedown			N/A
	Cancellation			N/A
EXCHANGE CONTROL	Non complex applications	M627.05 & M937.00	0.66%	0.00%
	Urgent email applications	No pricing	N/A	N/A
	Renewal of previous authority	No pricing	N/A	N/A
	Non complex applications for FDI purposes	937	937.00	0.00%
	SARB interview	No pricing	N/A	N/A
	Local borrowing review	No pricing	N/A	N/A
	FSB letters	N/A	N/A	N/A
	Endorsing of share certificate - Non resident	N/A	N/A	N/A
	Response to clients letter for Excon guidance	No pricing	N/A	N/A
	Complex applications	5,000.00	5,000.00	0.00%
	Exchange control (Evidence of importation / FEC (evidence of firm commitment)			
	Attesting / F178	M20.00 per form	M20.00 per form	0.00%
	F178 follow up	300	300	0.00%
	F178 cancellation	40	40	0.00%
	Attesting of forms NEP	No pricing	N/A	N/A
Compilation and submission to the Central Bank	No pricing	N/A	N/A	



Re litla thabela ho u thusa ka lipotso, lithakiseto, le likhothaleto

Greenline Customer Care

Re letsetse mahala ho Toll-Free +266 800 22 072 (ETL) kapa +266 800 55 777 (VCL)

