



2022 Pricing

All fees quoted include VAT and are effective from 1 January 2022 to 31 December 2022

[Contents](#) ►

[see money differently](#)

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Welcome to our handy pricing brochure for 2022.

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

Check whether you still have the right account for your individual needs.

You can call us on **0800 555 111** (office hours), where consultants will answer all your questions about fees.



It costs less to use online and mobile channels like the Nedbank Money app.

Banking tips: General



Ensure that your chosen product suits your banking behaviour. If you find that you are transacting more than you thought, why not switch to a bundled product? The Savvy Plus and Savvy Bundle Accounts allow you to transact more often for a fixed monthly fee.



With zero data usage, bank conveniently anytime, anywhere on the Nedbank Money app.



Save fees by swiping debit, cheque or credit cards instead of using cash when making point-of-sale (POS) purchases.



If you must draw cash, do so from participating retailer tillpoints rather than withdrawing cash from non-Nedbank ATMs and branches.



Use our Intelligent Depositor ATMs, it's a more cost-efficient option when making cash deposits.



Don't use a non-Nedbank ATM. Non-Nedbank ATMs charge a Saswitch usage fee that is priced higher than Nedbank ATM machines.



Keep your account sufficiently funded to avoid penalty fees.



You are encouraged to transact within your bundles. Should out-of-bundle transactions occur, you would be charged varying transaction fees.



Electronic deposits into accounts are free, so ask your employers to pay salaries electronically.



Sign up for the Nedbank Greenbacks rewards programme and earn points every time you swipe.



Nedbank MyPocket is a great savings product linked to your bank account. It earns you interest of up to 3% per annum and you get instant access to your money. Open and manage on the Money app or Online Banking.



Keep track of your finances, anytime, anywhere, by signing up for eNotes and get real-time notifications of tillpoint transactions, cash withdrawals and any changes to your security info, such as your cellphone number. Sign up today!



Use Nedbank Masterpass – it enables you to scan purchases on your phone, and in so doing, reduces the need for withdrawing and carrying cash.



You are encouraged to take advantage of additional product and value offerings where discounts, rewards and lifestyle opportunities are available.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

MobiMoney

Everyday banking/MobiMoney

Some of the things you can do using your MobiMoney Account:

- Send and receive money.
- Buy airtime, data and electricity.
- Deposit up to R4 000 for free.
- Pay your DStv account.
- Apply for funeral cover.
- Buy grocery vouchers for Pick n Pay and Makro.

Other great benefits:

- Zero monthly maintenance fee.
- No documents required.
- No need to carry cash.

What do you need to apply?

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

Who qualifies?

Individuals over the age of 16 with a valid South African identity document.

Fee per transaction

Buy prepaid airtime/data	Free
Buy prepaid electricity	Free
Send from one MobiMoney Account to another MobiMoney Account	Free
Deposit at a Nedbank ATM	Deposit up to R4 000 for free each month, thereafter R5,00 per R100
Withdraw from a Nedbank ATM	First withdrawal for free each month, thereafter R10,00 per withdrawal
Pay to a cellphone number (R1 to R1 000)	R10,00
Pay to a cellphone number (R1 001 to R5 000)	R15,00
Pay bank-defined beneficiary (eg DStv, Foschini)	R5,00

Transaction limits

Maximum amount held in Wallet	Anytime – R24 000
Withdrawal daily limit	R4 000
Payment daily limit	R4 000
Prepaid electricity daily limit	R1 000
Prepaid airtime/data daily limit	R1 000
Cellphone or MobiMoney daily limit	R5 000

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Pay-as-you-use Account

Everyday banking/Nedbank Pay-as-you-use Account

You get:

- free gold cheque card;
- free card swipes;
- free internal debit and stop orders; and
- free interaccount transfers and balance enquiries at self-service⁽²⁾ channels.

**No monthly
maintenance
fees**

Account maintenance fee

R0,00⁽³⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Cash deposits			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R19,95 per R5 000	-
Cash withdrawals			
Participating retailers point-of-sale devices ⁽¹⁾	-	R2,00	-
Nedbank	-	R9,00 per R1 000	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Pay-as-you-use Account

Everyday banking/Nedbank Pay-as-you-use Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	R2,20	-	R165,00
To an account at another bank	R2,20	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾:			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	R5,00	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R68,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10,00	-
Lotto purchase	R1,50	R1,50	-
Notification fees			
eNote SMS notifications	R0,50 per SMS	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert ⁽¹⁰⁾	R10,00 per SMS	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Pay-as-you-use Account

Everyday banking/Nedbank Pay-as-you-use Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
Transaction lists			
Nedbank	Free	R10,00	R35,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R35,00
Per month older than three months	R10,00	-	R35,00
Current month (bank-certified) ⁽⁷⁾	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order ⁽⁹⁾	R10,00 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R35,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Pay-as-you-use Account

Everyday banking/Nedbank Pay-as-you-use Account

Transaction fees

Other service charges

Overdraft facility fee ⁽⁸⁾	R49,00
Cheque card: Nedbank Greenbacks linkage fee	R25,00
Visa/Mastercard debit card service fee	Free
Card replacement fee	R150,00
Request for copy of transaction voucher	
- Local	R150,00 per voucher
- International	R150,00 per voucher

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 4 Excludes 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 done 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 show the fees for all transactions that you did 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.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for the SMS will be charged at R10,00. For more information, please visit nedbank.co.za.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Plus Account

Everyday banking/Savvy Plus Account

You get:

- a Nedbank Gold Cheque card;
- free card swipes;
- free eNote SMS notifications;
- free cash withdrawals at participating retailers point-of-sale devices⁽¹⁾;
- three Nedbank ATM withdrawals;
- free cash deposits of up to R3 000 at a Nedbank ATM; and
- free debit and stop orders and interaccount transfers.

R115,00
per month

Account maintenance fee

R115,00⁽³⁾ per month

Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Cash deposits			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R19,95 per R5 000	-
Cash withdrawals			
Participating retailers point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank	-	R2,30 per R100	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Plus Account

Everyday banking/Savvy Plus Account

Out of bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	Free	-	R165,00
To an account at another bank	Free	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾:			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R68,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10,00	-
Lotto purchase	R1,50	R1,50	-
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert ⁽¹⁰⁾	R10,00 per SMS	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Plus Account

Everyday banking/Savvy Plus Account

Out of bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
Transaction lists			
Nedbank	Free	R10,00	R35,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R35,00
Per month older than three months	R10,00	-	R35,00
Current month (bank-certified) ⁽⁷⁾	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order ⁽⁹⁾	R40,00 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R35,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Plus Account

Everyday banking/Savvy Plus Account

Out of bundle pay-as-you-use fees

Other service charges

Overdraft facility fee ⁽⁸⁾	R49,00 per month
Cheque card: Nedbank Greenbacks linkage fee	R25,00 per month
Visa/Mastercard debit card service fee	Free
Cheque card service fee	Free
Garage debit card service fee	R185,00
Card replacement fee	R150,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 4 Excludes 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 done 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 show the fees for all transactions that you did 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.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for the SMS will be charged at R10,00. For more information, please visit nedbank.co.za.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Bundle Account

Everyday banking/Savvy Bundle Account

You get:

- Nedbank Platinum Credit Card monthly service fee included;
- overdraft monthly facility fee included;
- Nedbank Greenbacks rewards membership included;
- domestic airport lounge access;
- free card swipes;
- free cash withdrawal at participating retailers point-of-sale devices;
- four Nedbank ATM withdrawals;
- free cash deposits of up to R4 000 at a Nedbank ATM;
- free debit and stop orders and interaccount transfers; and
- free eNote SMS notifications.

R220,00
per month

Account maintenance fee

R220,00⁽³⁾ per month

Out-of-bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Cash deposits			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R19,95 per R5 000	-
Cash withdrawals			
Participating retailers point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank	-	R2,30 per R100	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Bundle Account

Everyday banking/Savvy Bundle Account

Out of bundle pay-as-you-use fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	Free	-	R165,00
To an account at another bank	Free	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾:			
- R1 to R1 000	R11,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R68,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	Free	-
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10,00	-
Lotto purchase	R1,50	R1,50	-
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 ⁽⁹⁾	R10,00 per SMS	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Bundle Account

Everyday banking/Savvy Bundle Account

Out of bundle pay-as-you-use fees

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Balance enquiries			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
Transaction lists			
Nedbank	Free	R10,00	R35,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R35,00
Per month older than three months	R10,00	-	R35,00
Current month (bank-certified) ⁽⁷⁾	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order ⁽⁸⁾	R40,00 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R35,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savvy Bundle Account

Everyday banking/Savvy Bundle Account

Out of bundle pay-as-you-use fees

Other service charges

Overdraft facility fee	Free
Cheque card: Nedbank Greenbacks linkage fee	Free
Visa/Mastercard debit card service fee	Free
Cheque card service fee	Free
Garage debit card service fee	Free
Card replacement fee	R150,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher

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- 3 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 4 Excludes 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 done 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 show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 8 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 9 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for the SMS will be charged at R10,00. For more information, please visit nedbank.co.za.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank4Me Account

Youth/Nedbank4Me Account

Each month you get:

- free card swipes;
- free internal debit and stop orders; and
- free interaccount transfers and balance enquiries at self-service⁽²⁾ channels.

**No monthly
maintenance
fees**

Account maintenance fee

R0,00⁽³⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Cash deposits			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R19,95 per R5 000	-
Cash withdrawals			
Participating retailers point-of-sale devices ⁽¹⁾	-	R2,00	-
Nedbank	-	R9,00 per R1 000	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank4Me Account

Youth/Nedbank4Me Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	R2,20	-	R165,00
To an account at another bank	R2,20	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾:			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	R5,00	-	-
Stop order	Free	-	-
Stop-payment instruction	R5,00	-	R68,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10,00	-
Lotto purchase	R1,50	R1,50	-
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert ⁽⁹⁾	R10,00 per SMS	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank4Me Account

Youth/Nedbank4Me Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
Transaction lists			
Nedbank	Free	R10,00	R35,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R35,00
Per month older than three months	R10,00	-	R35,00
Current month (bank-certified) ⁽⁷⁾	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order ⁽⁸⁾	R10,00 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R35,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank4Me Account

Youth/Nedbank4Me Account

Transaction fees

Other service charges

Visa/Mastercard debit card service fee	Free
Card replacement fee	R150,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 4 Excludes 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 done 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 show the fees for all transactions that you did in the previous billing cycle. In other words, you are billed one month in arrears.
- 8 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 9 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for the SMS will be charged at R10,00. For more information, please visit nedbank.co.za.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Optimum Account

Seniors/Nedbank Optimum Account

By maintaining a minimum balance of R10 000 in any Nedbank Fixed-deposit or Notice Deposit account each month, you get:

- no monthly fee;
- free card swipes;
- free cash withdrawals at participating retailers point-of-sale devices⁽¹⁾;
- four Nedbank ATM withdrawals;
- free cash deposits of up to R4 000 at a Nedbank ATM;
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service⁽²⁾ channels;
- two free branch cash withdrawals; and
- 50% off branch cash deposit fees.

R40,00
per month

Account maintenance fee (if you do not have a R10 000 investment)

R40,00⁽³⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Cash deposits			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R19,95 per R5 000	-
Cash withdrawals			
Participating retailers point-of-sale devices ⁽¹⁾	-	R2,00	-
Nedbank	-	R2,30 per R100	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Optimum Account

Seniors/Nedbank Optimum Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	R2,20	-	R165,00
To an account at another bank	R2,20	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾:			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	R5,00	-	-
Debit order (external)	R19,00	-	-
Stop order	R19,00	-	-
Stop-payment instruction	R5,00	-	R68,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10,00	-
Lotto purchase	R1,50	R1,50	-
Notification fees			
eNote SMS notifications	Free	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert ⁽¹⁰⁾	R10,00 per SMS	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Optimum Account

Seniors/Nedbank Optimum Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
Transaction lists			
Nedbank	Free	R10,00	R35,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R35,00
Per month older than three months	R10,00	-	R35,00
Current month (bank-certified) ⁽⁷⁾	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order ⁽⁹⁾	R40,00 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R35,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Optimum Account

Seniors/Nedbank Optimum Account

Transaction fees

Other service charges

Overdraft facility fee ⁽⁸⁾	R49,00 per month
Cheque card: Nedbank Greenbacks linkage fee	R25,00 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	R150,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 4 Excludes 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 done 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 show the fees for all transactions that you did 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.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for the SMS will be charged at R10,00. For more information, please visit nedbank.co.za.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Credit Cards

Monthly fees	Maintenance fee	Credit facility service fee ⁽¹⁾ from	Additional card fee	Rewards linkage fee
Nedbank Credit Cards				
Nedbank Classic*	R35,00	R20,00	R35,00	R25,00
Nedbank Gold*	R35,00	R20,00	R30,00	R25,00
New Nedbank Gold	R20,00	R20,00	R30,00	R25,00
Nedbank Platinum	R60,00	R30,00	R35,00	R25,00
Nedbank Mastercard Gold*	R34,00	R21,00	R30,00	-
Dezign*	R20,00	R20,00	-	-
Ke Yona*	R60,00	R20,00	-	-
Go Banking*	R28,00	R20,00	-	-
Garage Card	R45,00	R20,00	R45,00	-
Nedbank Greenbacks Credit Cards (Rewards)				
Greenbacks Classic*	R35,00	R20,00	R35,00	R25,00
Greenbacks Gold*	R35,00	R20,00	R30,00	R25,00
New Greenbacks Gold	R20,00	R20,00	R30,00	R25,00
Greenbacks Platinum	R60,00	R30,00	R35,00	R25,00
Savvy Bundle	Free	-	Free	Free

*These products are no longer available for new cardholders.

Once-off initiation fee⁽²⁾ R180,00

Transaction fees

Subscription fees: Self-service⁽³⁾ banking R0,00

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽⁴⁾	ATM/Card	Branch
Cash deposits	-	R1,30 per R100	R80,00 + R2,30 per R100
Cash withdrawals			
Nedbank	-	R2,30 per R100	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Credit Cards

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽⁴⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	R8,35	-	-
To an account at another bank	R8,35	-	-
Purchases and top-ups			
Fuel purchase (applicable to garage card only)	-	R6,50	-
Notification fees			
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
Balance enquiries			
Nedbank	Free	Free	One free per billing cycle then R20,00
ATM of another bank	-	R10,00	-
International bank	-	R10,00	-
Statements			
Nedbank	Free	Free	R35,00
Posted	-	-	Free
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured payment ⁽⁸⁾	R40,00 per item	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Nedbank Credit Cards

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽⁴⁾	ATM/Card	Branch
Disputed transaction fees			
Incorrectly disputed transaction	-	-	-
- Local	-	-	R160,00
- International	-	-	R195,00
Other service fees			
Tracing fee			Up to R410,00
Face-to-face card delivery (where applicable) ⁽⁶⁾			R160,00
Same-day card delivery			R450,00
Card replacement fee ⁽⁷⁾			R150,00
International currency conversion fee ⁽⁵⁾			2%

Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum R50,00). This 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 terminals, Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Agent-assisted and Cellphone Banking. Free on Savvy and Professional Bundle credit cards.
- 4 Excludes 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 done 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 the new Nedbank and Greenbacks Gold, Platinum, Savvy and Professional Bundle credit cards.
- 7 Applicable to garage cards as well. Free on Platinum, Savvy and Professional Bundle credit cards.
- 8 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

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.

- You can get a loan of up to R300 000 for repayment over up to 72 months at a competitive interest rate based on your risk profile.
- You can also combine your existing loans into one and pay less each month with a fixed interest rate and one monthly repayment. You can even apply for extra cash if you need it.

Personal Loans fees

Initiation fee maximum amount (once-off)	R1 207,50
Monthly service fee	R69,00
Maximum interest rate (risk dependent)	Prime interest rate + 17,5%
Loan amounts	R2 000 to R300 000
Repayment terms	6 to 72 months

Notes:

- Initiation fee is dependent on the loan size with a maximum amount of R1 207,50.
- You must earn a net salary of at least R3 500 per month with a basic salary of R3 500 a month.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Overdraft

An overdraft is a flexible credit facility of up to R250 000, conveniently linked to your transactional account, giving you access to additional money when you need it.

- The facility can help you manage unforeseen expenses or ease you through those tight moments between paydays.
- You can use it all or only part of it and you will be charged interest only on what you use.

Overdraft

Initiation fee maximum amount (once-off)	R152,00 or 15% of the initial limit
Monthly service fee	R49,00
Maximum interest rate (risk dependent)	Prime interest rate + 10,5%
Facility amounts	R500 to R250 000

Notes:

- You must have a Nedbank transactional account into which your salary is deposited.
- You must earn a net salary of at least R3 500 per month with a basic salary of R3 500 a month.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Short-term loans

You can be preselected for a short-term loan (only qualifying Nedbank clients) that enables you to access small amounts of money over short periods of time, ensuring that you have access to the cash you need, when you need it most.

- The short-term loan has competitive pricing with only an 8% initiation fee and no additional costs.
- You must have a Nedbank transactional account into which your salary is deposited.

Short-term loan fees

Initiation fee maximum amount (once-off)	8% of loan size
Monthly service fee	-
Maximum interest rate (risk dependent)	-
Loan amounts	R250 to R6 000
Repayment terms	1 month (30 days after disbursement or on your next salary date)

Notes:

- You must have a Nedbank transactional account into which your salary is deposited.
- You must earn a net salary of at least R3 500 per month with a basic salary of R3 500 a month.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Student loans

You can get a student loan to fund your studies that will cover the costs of tuition, accommodation and certain study-related equipment. Nedbank rewards students who get good grades by discounting their interest rates.

- If you are a full-time student, your guarantor only needs to pay the monthly interest on the loan. Once you complete your studies, you will start repaying your loan (capital + interest). However, if you are a part-time student, you will need to pay the monthly interest and capital from the start, during your studies. Full-time students get a student bank account to manage their money and access deals, discounts and other benefits.

Student loan fees

Initiation fee maximum amount (once-off)	R75,67
Monthly service fee	R0,00
Maximum Interest rate (risk dependent)	Prime interest rate + 10,5%
Loan amounts	Up to R400 000
Repayment terms	18 months for every year of study

Notes:

- Your guarantor must have a Nedbank transactional account into which their salary is deposited.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Home loans

Get a home loan of up to 100% of the property value.

First-time homebuyers can get a loan of up to 105%* to buy property with a purchase price between R700 000 and R1,8 million. You can use the additional cash to pay for bond and transfer costs.

Why choose a home loan with us?

- Get up to R15 000 cash back if you apply online at nedbank.co.za/homeloans.
- Get 50% discount on the attorney bond registration fee.
- Get a preferential interest rate on your home loan if you bank with us or switch your main bank account to Nedbank.

Terms and conditions apply.

For more information visit nedbank.co.za/homeloans.



Use our Home-buying Toolkit on the Nedbank Money app to get pre-approval, apply for a loan, search for properties and see property reports, from anywhere, anytime.

Initiation fee	R6 037
<ul style="list-style-type: none">• It 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">• It covers the costs of maintaining your home loan account and is included in your monthly home loan instalment.	
Transactional fees	
Cash deposit fee	R80,00 + R2,30 per R100 or part thereof
<ul style="list-style-type: none">• It is charged for any cash deposit into your home loan account at a Nedbank branch.	

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Home loans

Early-termination fee

Is your home loan not paid up yet?

If you intend selling your home or want to cancel your home loan for any other reason, please give us 90 days' notice.

- The early-termination fee (often referred to as '90-day notice') is prescribed by the National Credit Act. It makes provision for a bank to charge a fee if a client cancels the home loan before the end of the agreed loan term.
- The early-termination fee is determined as three months' interest (based on your outstanding balance, interest rate and remaining loan term).
- If the home loan is cancelled before the 90-day period, we will charge the pro rata amount for the remaining days.
- If the bond is cancelled 90 or more days after you have given notice, we won't charge an early termination fee.
- The notice will be valid for a period of one year: If you don't cancel your home loan within that year, you will have to give 90 days' notice again.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

MyPocket

Savings and investments/MyPocket

Each month you get:

- immediate access to your money – no notice period required;
- zero monthly maintenance fees and no minimum account balance requirements;
- up to 10 savings pockets per transactional account and earn interest on each one;
- free interaccount transfers using our digital banking channels;
- access to electronic payments; and
- use the goal savings calculator to help you reach your savings goals.

**No
monthly
fee**

Account maintenance fee

R0,00 per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	ATM/Card	Branch
Cash deposits			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Cash withdrawals			
Nedbank	-	R2,30 per R100	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

MyPocket

Savings and investments/MyPocket

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	R2,20	-	R165,00
To an account at another bank	R2,20	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
Debit order (internal)	R5,00	-	-
Debit order (external)	R19,00	-	-
Stop order	R19,00	-	-
Pay to cellphone number⁽²⁾:			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Purchases and top-ups			
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	-	-
Lotto purchase	R1,50	-	-
Notifications and statements			
Statement fee	Free	-	R35,00
No-funds Alert ⁽⁴⁾	R10,00 per SMS	-	-
Declined transaction fees due to insufficient money			
Dishonouring fee ⁽³⁾	R40,00	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

MyPocket

Savings and investments/MyPocket

Notes

- 1 Self-service channels include SMS Banking, Online Banking the Nedbank Money app and in-branch self-service kiosks.
- 2 Send money quickly and securely to any South African cellphone.
- 3 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 4 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for the SMS will be charged at R10,00. For more information, please visit nedbank.co.za.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Investment fees

Savings and investments/Investment fees

Make your money goals a reality.

With the right savings and investment plan, you can be ready for life's every moment – big, small or unexpected.

Here's why you can trust us with your money:

- We offer competitive interest rates that make putting your money away worthwhile.
- You get to choose the account that is perfectly suited for your savings or investment goals.
- We're available 24/7 – so you can ask us anything about your money, anytime.

Transaction fees

Deposits⁽¹⁾ Cash deposit at branch teller Cash deposit at a Nedbank ATM	R80,00 + R2,30 per R100 R1,30 per R100
Payments to a recipient⁽²⁾ Branch Self-service ⁽³⁾ channels	R27,00 per payment Two free payments a month, thereafter R27,00 per payment
Notice of withdrawal⁽⁴⁾ Branch or Nedbank Contact Centre	R38,00
Bank statements⁽⁵⁾ Branch or Nedbank Contact Centre	R35,00
Tax certificates⁽⁶⁾ Branch or Nedbank Contact Centre	R35,00
Early withdrawal of fixed-term deposits⁽⁷⁾	Percentage (%) of the amount withdrawn x remaining period (investment) plus an administration fee

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Investment fees

Savings and investments/Investment fees

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.
- 4 Fee charged for notice of withdrawal done to any account, including your own Nedbank accounts, using physical channels.
- 5 One free statement per month via mobstat or email. Statements may also be accessed via Online Banking free of charge.
- 6 One free tax certificate per year via mobstat or email. Tax certificates may also be accessed via Online Banking free of charge.
- 7 This fee applies to any fixed-term deposit that is withdrawn before the end of the investment term, and a 32Day Notice Deposit that is withdrawn before the notice period required. The percentage used to calculate the penalty fee as well as the administration fee, will be available at the NCC or at any branch.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Savings and investment fees

Club/Stokvel Savings/Savings and investment fees

Transaction fees

Deposits⁽¹⁾

Cash deposit at branch teller R80,00 + R2,30 per R100

Bank statements⁽⁵⁾

Branch or Nedbank Contact Centre (NCC) R35,00

Channel fee

Value deposited

Branch (over the counter)

R0 - R100	R80,00 + R2,30 = R82,30
R101 - R200	R80,00 + (2 x R2,30) = R84,60
R201 - R300	R80,00 + (3 x R2,30) = R86,90
R301 - R400	R80,00 + (4 x R2,30) = R89,20
R401 - R500	R80,00 + (5 x R2,30) = R91,50
R501 - R600	R80,00 + (6 x R2,30) = R93,80
R601 - R700	R80,00 + (7 x R2,30) = R96,10
R701 - R800	R80,00 + (8 x R2,30) = R98,40
R801 - R900	R80,00 + (9 x R2,30) = R100,70
R901 - R1 000	R80,00 + (10 x R2,30) = R103,00
R1 500	R80,00 + (15 x R2,30) = R114,50
R2 000	R80,00 + (20 x R2,30) = R126,00
R2 500	R80,00 + (25 x R2,30) = R137,50
R3 000	R80,00 + (30 x R2,30) = R149,00
R3 500	R80,00 + (35 x R2,30) = R160,50
R25 000	R80,00 + (250 x R2,30) = R655,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Money Market Investment Account

Savings and investments/Money Market Investment Account

By maintaining a minimum balance of R20 000 or more you get*:

- no monthly fees;
- free card swipes;
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service⁽²⁾ channels; and
- 50% off branch cash deposit fees.

* Debit transactions must be R500 or more to qualify.

R40,00
per month

Account maintenance fee (if you do not maintain a minimum balance of R20 000)

R40,00⁽³⁾ per month

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Cash deposits			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices ⁽¹⁾	-	R19,95 per R5 000	-
Cash withdrawals			
Participating retailers point-of-sale devices ⁽¹⁾	-	R2,00	-
Nedbank	-	R2,30 per R100	R80,00 + R2,30 per R100
ATM of another bank	-	R11,00 + R2,30 per R100	-
ATM of an international bank ⁽⁵⁾	-	R55,00 + R2,30 per R100	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Money Market Investment Account

Savings and investments/Money Market Investment Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Payments and transfers			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	R2,20	-	R165,00
To an account at another bank	R2,20	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
Pay to cellphone number⁽⁶⁾:			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	R5,00	-	-
Debit order (external)	R19,00	-	-
Stop order	R19,00	-	-
Stop-payment instruction	R5,00	-	R68,00
Purchases and top-ups			
Debit or cheque card swipe	-	Free	-
Garage card transaction	-	R4,30	-
Prepaid top-up (data, airtime and electricity) Nedbank	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10,00	-
Lotto purchase	R1,50	R1,50	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Third-party payment notifications on Nedbank Online Banking/Nedbank Money app			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert ⁽¹⁰⁾	R10,00 per SMS	-	-

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Money Market Investment Account

Savings and investments/Money Market Investment Account

Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking ⁽²⁾⁽⁴⁾	ATM/Card	Branch
Balance enquiries			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
Transaction lists			
Nedbank	Free	R10,00	R35,00 per page
Statements			
Per month	Free	One free per billing cycle, thereafter R10,00	R35,00
Per month older than three months	R10,00	R35,00	R35,00
Current month (bank-certified) ⁽⁷⁾	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order ⁽⁹⁾	R40,00 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5,00	-	R35,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Money Market Investment Account

Savings and investments/Money Market Investment Account

Transaction fees

Other service charges

Visa/Mastercard debit card service fee	Free
Card replacement fee	R150,00
Request for copy of transaction voucher:	
- Local	R150,00 per voucher
- International	R150,00 per voucher

Notes

- 1 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 2 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 3 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 4 Excludes 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 done 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 show the fees for all transactions that you did 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.
- 9 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 10 The No-funds Alert SMS will help you to avoid this fee, by letting you know that there is not enough money and giving you the opportunity to put money in your account. Cost for the SMS will be charged at R10,00. For more information, please visit nedbank.co.za.

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Foreign exchange

Travel

The Nedbank Travel Card, a safe and convenient way to travel with your money.

You get:

- free card activation;
- a free back-up card;
- no monthly fees; and
- free POS transactions.

Manage your card digitally

Seamlessly access your and your child's Travel Card under International Banking on the Money app and Online Banking.

You can:

- view their balances and transaction history;
- buy and cash out currency to and from your current account, savings account or credit card, from anywhere;
- buy and cash out currency to and from your child's Travel Card; and
- manage your card.

Children younger than 18 years can:

- view their balances and transaction history; and
- manage their card.

Travel Card fees

Commission buy	2,15%
Minimum charge	R120,00
Commission cash-out (sell)	1,00%
Back-up card	Free
ATM fee	\$3,00 equivalent
Cross-currency conversion	3,00%
POS	Free
Replacement card	Free

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Foreign exchange

Travel

Foreign banknote fees

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

Additional fees

Administration fee for cash-outs and reloads:	
- Branch	R100
- Service Desk	R50
- Digital	No admin fee
Administration fee for personalised delivery	R100
Delivery fee for amounts below R20 000	R240,00
Delivery fee for amounts above R20 000	Free
Travellers cheque purchases (client selling to Nedbank)	
Commission	2,30%
Minimum charge	R120,00

Foreign Currency Account

Save in foreign currency using a Foreign Currency Account, it's free.

- Available in Australian dollar, Canadian dollar, Hong Kong dollar, United States dollar, Japanese yen, Euro, British pound and Israeli shekel.
- No monthly fees.
- Free transfers between your foreign currency account and your Nedbank transaction account.

Foreign Currency Account (FCA) fees

Monthly management fee	Free
Transfers between your FCA and your Nedbank transactional account	Free
Transfer to your Travel Card	2,15% (min R120; max R1 500)
Transfer from your Travel Card	1,00% (no min; max R1 500)

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Foreign exchange

International payments

International payments are a simple, convenient, and secure way to send money or receive money from one country to another.

Send and receive money to family and friends, receive pension payments, offshore investing or payments for goods and services. Nedbank has made it easier for you to make and receive international payments using the Money app or Online Banking 24/7.



It costs less to use the Nedbank Money app and Online Banking for international payments.

Incoming payment

Amounts under R2 000	R102,00 flat fee
Amounts over R2 000	
Commission	0,65%
Minimum charge	R156,00
Maximum charge	R777,00
Pension payments processed manually	50% discount on standard fee

Electronic incoming payments

Amounts under R2 000	R102,00 flat fee
Amounts over R2 000	
Commission	0,63%
Minimum charge	R150,00
Maximum charge	R747,00
Pension payments	50% discount on standard fee

Outgoing payments

Commission	0,69%
Minimum charge	R186,00
Maximum charge	R937,00
Communication fee	R131,00

Electronic outgoing payments

Commission	0,66%
Minimum charge	R179,00
Maximum charge	R900,00
Communication fee	R131,00

Continued over

Contents

Everyday banking

- MobiMoney
- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle

Youth

- Nedbank4Me

Seniors

- Optimum

Credit cards

Personal loans

Overdraft

Short-term loans

Student loans

Home loans

Savings and investments

- MyPocket
- Investment fees
- Club/Stokvel Savings
- Money Market Investment Account

Foreign exchange

Foreign exchange

International payments

Other fees

Payment search	R259,00
NEP form (attestation)	R51,00

Send money to Africa

Send money to your family and friends in 33 African countries

Outward fee: beneficiary USD	6,50%
Outward fee: local currency account	4,50%

Ombudsman for banking services contact information:

Telephone: 0860 662 837

Website: obssa.co.za