



# 2022 Pricing

For products no longer sold

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

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see money differently

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## 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 make use of a non-Nedbank ATM machine if there is a Nedbank ATM machine nearby. 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 5% 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.

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# Unlocked.Me

## Current accounts/Unlocked.Me

### You get:

- free card swipes;
- free internal debit and stop orders; and
- free interaccount transfers and balance enquiries at self-service<sup>(1)</sup> channels.

**No  
monthly  
maintenance  
fees**

Account maintenance fee

R0,00<sup>(3)</sup> per month

### Transaction fees

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

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# Unlocked.Me

## Current accounts/Unlocked.Me

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)(4)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(6)</sup>:</b>			
- 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
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R0,50 per SMS	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(10)</sup>	R10,00 per SMS	-	-

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# Unlocked.Me

## Current accounts/Unlocked.Me

### Transaction fees

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

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# Unlocked.Me

## Current accounts/Unlocked.Me

### 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 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 6 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.
- 7 Send money quickly and securely to any South African cellphone.
- 8 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.
- 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](http://nedbank.co.za).

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# N-5000 Account

## Current accounts/N-5000 Account

**By maintaining a minimum balance of R25 000 or more each month, you get\*:**

- no monthly fee;
- free card swipes;
- free cash withdrawals at participating retailers point-of-sale devices<sup>(1)</sup>;
- 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<sup>(2)</sup> channels; and
- 50% off cash deposit fees at a participating retailers point-of-sale device.

\* 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 R25 000)

R40,00<sup>(3)</sup> per month

### Transaction fees

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

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# N-5000 Account

## Current accounts/N-5000 Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)(4)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(6)</sup>:</b>			
- 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
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(10)</sup>	R10,00 per SMS	-	-

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## Current accounts/N-5000 Account

### Transaction fees

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

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# N-5000 Account

## Current accounts/N-5000 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](http://nedbank.co.za).

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# Nedbank Current Account

## Current accounts/Nedbank Current Account

Account maintenance fee

R40,00<sup>(1)</sup> per month

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Cash deposits</b>			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(3)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(3)</sup>	-	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 <sup>(4)</sup>	-	R55,00 + R2,30 per R100	-
<b>Payments and transfers</b>			
Transfer between your own Nedbank accounts	Free	Free	R165,00
To another Nedbank account	R8,35	-	R165,00
To an account at another bank	R8,35	-	R165,00
Instant payment up to R3 000	R10,00	-	-
Instant payment over R3 000	R49,00	-	-
<b>Pay to cellphone number<sup>(5)</sup>:</b>			
- 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

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# Nedbank Current Account

## Current accounts/Nedbank Current Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Purchases and top-ups</b>			
Debit or cheque card swipe	-	R4,30	-
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	-
<b>Notification fees</b>			
eNote SMS notifications	Free	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(9)</sup>	R10,00 per SMS	-	-
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	-	R10,00	R35,00 per page

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# Nedbank Current Account

## Current accounts/Nedbank Current Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order <sup>(8)</sup>	R40,00 per item	-	-
Honouring fee per item <sup>(8)</sup>	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00
<b>Other service charges</b>			
Overdraft facility fee <sup>(7)</sup>			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

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# Nedbank Current Account

## Current accounts/Nedbank Current Account

### Notes

- 1 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 Facility fees, per DeSIGN Banking prescribed by the National Credit Act, may differ for internal banking segments.
- 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](http://nedbank.co.za)

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# Ke Yona Bundle Account

## Everyday banking/Ke Yona Bundle Account

### You get:

- free card swipes;
- free internal debit and stop orders;
- free cash withdrawals at participating retailers point-of-sale devices<sup>(1)</sup>;
- first 10 Nedbank transactions included in the monthly fee, these include: Nedbank ATM withdrawals (limited to 4), external debit orders, electronic payments on Online Banking/Nedbank Money app, balance enquiries at branch;
- free cash deposits of up to R3 000 at a Nedbank ATM, thereafter a fee will apply; and
- R2 000 funeral cover.

**R70,00**  
per month

Account maintenance fee

R70,00<sup>(3)</sup> 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 <sup>(2)(4)</sup>	ATM/Card	Branch
<b>Deposits</b>			
Cash deposit	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(1)</sup>	-	-	-
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 <sup>(5)</sup>	-	R55,00 + R2,30 per R100	-

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# Ke Yona Bundle Account

## Everyday banking/Ke Yona 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 <sup>(2)(4)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(6)</sup>:</b>			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	R13,00	-	-
Stop order	R13,00	-	-
Stop-payment instruction	R5,00	-	R68,00
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	Free	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(9)</sup>	R10,00 per SMS	-	-

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# Ke Yona Bundle Account

## Everyday banking/Ke Yona 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 <sup>(2)(4)</sup>	ATM/Card	Branch
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	Free	R10,00	R35,00 per page
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order <sup>(8)</sup>	R40,00 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00

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# Ke Yona Bundle Account

## Everyday banking/Ke Yona Bundle Account

### Out-of-bundle pay-as-you-use 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](http://nedbank.co.za)

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# Transactor Account

## Current accounts/Transactor Account

Account maintenance fee

R40,00<sup>(1)</sup> per month

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Cash deposits</b>			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(3)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(3)</sup>	-	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 <sup>(5)</sup>	-	R55,00 + R2,30 per R100	-
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(5)</sup>:</b>			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	R5,00	-	-
Debit order (external)	R13,00	-	-
Stop order	R13,00	-	-
Stop-payment instruction	R5,00	-	R68,00

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# Transactor Account

## Current accounts/Transactor Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(7)</sup>	R10,00 per SMS	-	-
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
International bank's ATM	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	-	R10,00	R35,00 per page

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## Current accounts/Transactor Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order <sup>(8)</sup>	R40,00 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00
<b>Other service charges</b>			
Cheque card: Nedbank Greenbacks linkage fee			R25,00 per month
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

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# Transactor Account

## Current accounts/Transactor Account

### Notes

- 1 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 8 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](http://nedbank.co.za).

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# Go Banking Account

## Current accounts/Go Banking Account

**By maintaining a minimum balance of R5 000 or more each month you get:**

- no monthly fee;
- free card swipes;
- free cash withdrawals at participating retailers point-of-sale devices<sup>(4)</sup>; and
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service<sup>(1)</sup> channels.

**R40,00**  
per month

Account maintenance fee (if you do not maintain a minimum balance of R5 000)

R40,00<sup>(2)</sup> per month

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Cash deposit</b>			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(4)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(4)</sup>	-	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 <sup>(5)</sup>	-	R55,00 + R2,30 per R100	-

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# Go Banking Account

## Current accounts/Go Banking Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(6)</sup>:</b>			
- 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
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(10)</sup>	R10,00 per SMS	-	-

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### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	Free	R10,00	R35,00 per page
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank ATM	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order <sup>(9)</sup>	R40,00 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00

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## Current accounts/Go Banking Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Other service fees</b>			
Self-service banking subscription fee			Free
Overdraft facility fee <sup>(8)</sup>			R49,00 per month
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

- Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- An additional monthly fee of R50,00 is applicable to non-resident clients.
- Exclusive of rates charged by network providers.
- This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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.
- Send money quickly and securely to any South African cellphone.
- 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.
- Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.
- A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 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](http://nedbank.co.za).

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# Savings Deposit Account

Savings and investments/Savings Deposit Account

**By maintaining a minimum balance of R5 000 or more each month you get:**

- no monthly fee;
- free card swipes; and
- free account payments, interaccount transfers and balance enquiries at self-service<sup>(1)</sup> channels.

**R40,00**  
per month

Account maintenance fee (if you do not maintain a minimum balance of R5 000)

R40,00<sup>(2)</sup> per month

#### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(1)(3)</sup>	ATM/Card	Branch
<b>Cash deposit</b>			
Nedbank	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(4)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(4)</sup>	-	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 <sup>(5)</sup>	-	R55,00 + R2,30 per R100	-

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# Savings Deposit Account

## Savings and investments/Savings Deposit Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(4)(3)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(6)</sup>:</b>			
- 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
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(9)</sup>	R10,00 per SMS	-	-

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### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(4)(3)</sup>	ATM/Card	Branch
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	Free	R10,00	R35,00 per page
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank ATM	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order	R40,00 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00

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### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(1)(3)</sup>	ATM/Card	Branch
<b>Other service fees</b>			
Self-service banking subscription fee			Free
Visa/Mastercard debit card service fee			Free
Garage debit card			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 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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](http://nedbank.co.za).

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# DeSIGN Save Account

## Savings and investments/DeSIGN Save Account

### Each month you get:

- free card swipes;
- free internal debit and stop orders;
- free cash withdrawals at participating retailer point-of-sale devices<sup>(1)</sup>; and
- free interaccount transfers and balance enquiries at self-service<sup>(2)</sup> channels.

**No  
monthly  
maintenance  
fees**

Account maintenance fee

Free

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Deposits</b>			
Cash deposit	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(1)</sup>	-	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 <sup>(4)</sup>	-	R55,00 + R2,30 per R100	-

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# DeSIGN Save Account

## Savings and investments/DeSIGN Save Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(5)</sup>:</b>			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	Free	-	-
Debit order (external)	R15,00	-	-
Stop order	Free	-	-
Stop-payment instruction	-	-	R68,00
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert	R10,00 per SMS	-	-

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- Grow

# DeSIGN Save Account

## Savings and investments/DeSIGN Save Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	Free	R10,00	R35,00 per page
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank ATM	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order	R40,00 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00

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- Accumulator
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# Deesign Save Account

## Savings and investments/Deesign Save Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Other service fees</b>			
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 Excludes rates charged by network providers.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 8 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](http://nedbank.co.za).

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# Market Trader Account

## Savings and investments/Market Trader Account

**By maintaining a minimum balance of R10 000 or more each month, you get:**

- no monthly fee;
- free card swipes; and
- free account payments, interaccount transfers and balance enquiries at self-service<sup>(1)</sup> channels.

**R40,00**  
per month

Account maintenance fee (if you do not maintain a minimum balance of R10 000)

R40,00<sup>(2)</sup> per month

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Deposits</b>			
Cash deposit	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(4)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(4)</sup>	-	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 <sup>(5)</sup>	-	R55,00 + R2,30 per R100	-

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# Market Trader Account

## Savings and investments/Market Trader Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(6)</sup>:</b>			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	R6,00	-	-
Debit order (external)	R13,00	-	-
Stop order	R13,00	-	-
Stop-payment instruction	R5,00	-	R68,00
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert	R10,00 per SMS	-	-

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# Market Trader Account

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### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	Free	R10,00	R35,00 per page
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank ATM	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order	R40,00 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00

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# Market Trader Account

## Savings and investments/Market Trader Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Other service fees</b>			
Self-service banking subscription fee			Free
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 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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.

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# Accumulator Account

## Savings and investments/Accumulator Account

**By maintaining a minimum balance of R10 000 or more each month, you get:**

- no monthly fee;
- free card swipes; and
- free account payments, interaccount transfers and balance enquiries at self-service<sup>(1)</sup> channels.

**No  
monthly  
maintenance  
fees**

Account maintenance fee

No monthly fee<sup>(2)</sup>

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Deposits</b>			
Cash deposit	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(4)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(4)</sup>	-	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 <sup>(5)</sup>	-	R55,00 + R2,30 per R100	-

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# Accumulator Account

## Savings and investments/Accumulator Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(6)</sup>:</b>			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	R6,00	-	-
Debit order (external)	R13,00	-	-
Stop order	R13,00	-	-
Stop-payment instruction	R5,00	-	R68,00
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(9)</sup>	R10,00 per SMS	-	-

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### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	Free	R10,00	R35,00 per page
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank ATM	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order	R40,00 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00

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# Accumulator Account

## Savings and investments/Accumulator Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(3)</sup>	ATM/Card	Branch
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### Other service fees

Self-service banking subscription fee			Free
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 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 An additional monthly fee of R50,00 is applicable to non-resident clients.
- 3 Excludes rates charged by network providers.
- 4 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 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.
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# Grow Account

## Savings and investments/Grow Account

**By maintaining a minimum balance of R5 000 or more each month, you get:**

- free card swipes; and
- free account payments, interaccount transfers and balance enquiries at self-service<sup>(1)</sup> channels.

**No  
monthly  
maintenance  
fees**

Account maintenance fee

Free

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Deposits</b>			
Cash deposit	-	R1,30 per R100	R80,00 + R2,30 per R100
Participating retailers point-of-sale devices <sup>(3)</sup>	-	R19,95 per R5 000	-
<b>Cash withdrawals</b>			
Participating retailers point-of-sale devices <sup>(3)</sup>	-	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 <sup>(4)</sup>	-	R55,00 + R2,30 per R100	-

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# Grow Account

## Savings and investments/Grow Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Payments and transfers</b>			
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	-	-
<b>Pay to cellphone number<sup>(5)</sup>:</b>			
- R1 to R1 000	R10,00	-	-
- R1 001 to R5 000	R15,00	-	-
Debit order (internal)	R6,00	-	-
Debit order (external)	R13,00	-	-
Stop order	R13,00	-	-
Stop-payment instruction	R5,00	-	R68,00
<b>Purchases and top-ups</b>			
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	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Third-party payment notifications on Nedbank Online Banking/Nedbank Money app</b>			
- SMS	R1,00	-	-
- Email	R1,00	-	-
- Fax	R20,00	-	-
No-funds Alert <sup>(9)</sup>	R10,00 per SMS	-	-

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# Grow Account

## Savings and investments/Grow Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
<b>Balance enquiries</b>			
Nedbank	Free	Free	R20,00
ATM of another bank	-	R10,00	-
<b>Transaction lists</b>			
Nedbank	Free	R10,00	R35,00 per page
<b>Statements</b>			
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) <sup>(7)</sup>	-	-	R35,00
Three months (bank-certified)	-	R35,00	R35,00
Posted	-	-	R52,00
Tax certificates excluding current year	R10,00	-	R35,00
<b>Declined transaction fees due to insufficient money</b>			
Nedbank ATM	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10,00	-
Dishonoured debit order	R40,00 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5,00	-	R35,00

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# Grow Account

## Savings and investments/Grow Account

### Transaction fees

Choose a cheaper channel, save on bank fees	Nedbank Online Banking/ Money app/SMS Banking <sup>(2)</sup>	ATM/Card	Branch
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### Other service fees

Self-service banking subscription fee			Free
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 Self-service channels include Nedbank ATMs, SMS Banking, Online Banking and the Nedbank Money app.
- 2 Excludes rates charged by network providers.
- 3 This fee applies at all stores where the cash-at-tillpoint service is offered.
- 4 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.
- 5 Send money quickly and securely to any South African cellphone.
- 6 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.
- 7 A dishonouring fee is charged when we can't process a payment on your account because there is not enough money in the account.
- 8 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](http://nedbank.co.za).

# Ombudsman for banking services contact information:

**Telephone:** 0860 662 837

**Website:** [obssa.co.za](http://obssa.co.za)