



# 2024 Pricing

All fees quoted include VAT and are effective from 1 January 2024 to 31 December 2024.

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# Welcome to our handy pricing brochure for 2024.

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), and our consultants will answer all your questions about fees.

# Nedbank Pay-as-you-use Account

## R5 monthly maintenance fee(2)

### You get:

- a free gold debit card
- free card swipes
- free stop orders
- free interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
<strong>Cash deposit fees</strong>			
Nedbank(21)	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices(1)	-	R2 per R100 or part thereof	-
<strong>Cash withdrawal fees</strong>			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R11 per R1000 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank(3)	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
<strong>Third-party payment fees</strong>			
Transfer between your own Nedbank accounts	<strong>Free</strong>	<strong>Free</strong>	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
<strong>Debit and stop orders</strong>			
Debit order fee (internal)	R3,50	-	-
Debit order fee (external)	R3,50	-	-
Stop order fee	<strong>Free</strong>	-	-
Stop-payment fee	R5	-	R75
<strong>Card transaction fees</strong>			
Debit card swipe	-	<strong>Free</strong>	-
Garage card swipe	-	R3,50	-
<strong>Prepaid purchase fees</strong>			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
<strong>Notification fees</strong>			
eNote SMS notifications	R0,50 per SMS	-	-

Continued over

## Nedbank Pay-as-you-use Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R24
Point-of-sale devices	-	R2	-
ATM of another bank	-	R10	-
ATM of an international bank <sup>(3)</sup>	-	R10	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	One free per billing cycle, thereafter R11	R45 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <sup>(5)</sup>	R10 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription fee			R30 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for copy of transaction voucher (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Savvy Plus Account

## R115 monthly maintenance fee(2)

### You get:

- a free gold debit card
- free card swipes
- free eNote SMS notifications
- free cash withdrawals at participating retailers' point-of-sale devices(1)
- free cash withdrawals of up to R3 000 at a Nedbank ATM (per month)(4)
- free cash deposits of up to R3 000 at a Nedbank ATM (per month)(4)
- free debit and stop orders and interaccount transfers

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank(21)	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices(1)	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices(1)	-	<b>Free</b>	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank(3)	-	R65 + R2,65 per R100 or part thereof	-
International Point of Sale Device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	<b>Free</b>	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	<b>Free</b>	-	-
Debit order (external)	<b>Free</b>	-	-
Stop order	<b>Free</b>	-	-
Stop-payment fee	R5	-	R75
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	R3,50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			

Continued over

## Savvy Plus Account (continued)

Transaction fees	Digital	ATM/Card	Branch
eNote SMS notifications	Free	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R24
Point-of-sale devices	-	R2	-
ATM of another bank	-	R10	-
ATM of an international bank <sup>(3)</sup>	-	R10	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 free per billing cycle, thereafter R11	R45 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription fee			R30 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for copy of transaction voucher (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Savvy Bundle Account

## R240 monthly maintenance fee<sup>(2)</sup>

### You get:

- a Nedbank platinum credit card (R0 Monthly maintenance and credit facility fees)\*\*
- a monthly overdraft facility fee included\*\*
- Nedbank Greenbacks membership included
- 12 domestic airport lounge visits (per year)
- free card swipes
- free cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>
- free cash withdrawals of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>
- free cash deposits of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>
- free debit and stop orders and interaccount transfers
- free eNote SMS notifications

\*\*Subject to full credit assessment and approval

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(21)</sup>	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	<b>Free</b>	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank <sup>(3)</sup>	-	R65 + R2,65 per R100 or part thereof	-
International Point of Sale Device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	<b>Free</b>	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	<b>Free</b>	-	-
Debit order (external)	<b>Free</b>	-	-
Stop order	<b>Free</b>	-	-
Stop-payment fee	R5	-	R75
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	R3,50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-

Continued over

## Savvy Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNote SMS notifications	Free	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	Free	-	-
Email	Free	-	-
Fax	Free	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R24
Point-of-sale devices	-	R2	-
ATM of another bank	-	R10	-
ATM of an international bank <sup>(3)</sup>	-	R10	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 free per billing cycle, thereafter R11	R45 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	Free	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	Free	-	R45
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service Kiosk			R100
Instant Issue Card fee in Branch			R150
Face-to-Face Card Delivery			R170
Garage Card service Fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription fee			Free
Overdraft facility fee			Free
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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## Some of the things you can do with your MobiMoney Account:

- Send and receive money
- Buy airtime, data and electricity
- Deposit up to R4 000 for free (per month)<sup>(4)</sup>
- 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 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

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

### Fee per transaction

Buy prepaid airtime/data	<b>Free</b>
Buy prepaid electricity	<b>Free</b>
Send from one MobiMoney Account to another MobiMoney Account	<b>Free</b>
Deposit at a Nedbank ATM	Deposit up to R4 000 for free each month <sup>(4)</sup> , thereafter R5 per R100 or part thereof
Withdraw from a Nedbank ATM or participating retailer	First withdrawal for free each month <sup>(4)</sup> , thereafter R10 per withdrawal
Pay to a cellphone number (R1 to R5 000)	R10
Pay bank-defined beneficiary (eg DStv, Foschini)	R5

### Transaction limits

Maximum amount held in Wallet	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
Pay to cellphone number daily limit	R5 000

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Nedbank4Me Account

## R0 monthly maintenance fees(2)

### Each month you get:

- free card swipes
- free stop orders
- free interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank(21)	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices(4)	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices(4)	-	R2	-
Nedbank	-	R11 per R1000 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank(3)	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R3,50	-	-
Debit order (external)	R3,50	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R75
<b>Card transaction fees</b>			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNote SMS notifications	Free	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			

Continued over

## Nedbank4Me Account (continued)

Transaction fees	Digital	ATM/Card	Branch
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R24
Point-of-sale devices	-	R2	-
ATM of another bank	-	R10	-
ATM of an international bank <sup>(3)</sup>	-	R10	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 free per billing cycle, thereafter R11	R45 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <sup>(5)</sup>	R10 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk (lost, stolen, damaged)			R100
Instant issue card fee in branch			R150
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Nedbank Optimum Account

## R50 monthly maintenance fee<sup>(2)</sup>

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

- no monthly fee
- free card swipes
- free cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>
- free cash withdrawals of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>
- free cash deposits of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service<sup>(2)</sup> channels
- two free branch cash withdrawals
- 50% off branch cash deposit fees

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
<strong>Cash deposit fees</strong>			
Nedbank <sup>(21)</sup>	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices <sup>(1)</sup>	-	R2 per R100 or part thereof	-
<strong>Cash withdrawal fees</strong>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank <sup>(3)</sup>	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
<strong>Third-party payment fees</strong>			
Transfer between your own Nedbank accounts	<strong>Free</strong>	<strong>Free</strong>	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
<strong>Debit and stop orders</strong>			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R75
<strong>Card transaction fees</strong>			
Debit card swipe	-	<strong>Free</strong>	-
Garage card swipe	-	R3,50	-
<strong>Prepaid purchase fees</strong>			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-

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## Nedbank Optimum Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Notification fees</b>			
eNote SMS notifications	Free	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R24
Point-of-sale devices	-	R2	-
ATM of another bank	-	R10	-
ATM of an international bank <sup>(3)</sup>	-	R10	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 free per billing cycle, thereafter R11	R45 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service Kiosk			R100
Instant Issue Card fee in Branch			R150
Face-to-face Card Delivery			R170
Garage Card service Fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription fee			R30 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Nedbank credit cards

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Monthly fees	Maintenance fee	Credit facility service fee from <sup>(7)</sup>	Additional card fee	Rewards linkage fee
<b>Nedbank Credit Cards in Market</b>				
New Nedbank Gold	R30	R20	R30	R30
Nedbank Platinum	R67	R32	R35	R30
MiGoals Premium	<b>Free</b>	Not applicable	<b>Free</b>	<b>Free</b>
<b>Nedbank Credit Cards no longer sold*</b>				
Nedbank Mastercard Gold	R41	R21	R35	Not applicable
Dezign	R24	R21	Not applicable	Not applicable
Ke Yona	R69	R21	Not applicable	Not applicable
Go Banking	R33	R21	Not applicable	Not applicable
Nedbank Classic	R41	R21	R35	R30
Nedbank Gold	R41	R21	R35	R30
Garage card	R52	R21	R52	Not applicable
<b>American Express® Credit Cards in Market</b>				
The American Express Gold	R78	R21	<b>Free</b>	R29
The American Express Platinum	R458	R32	<b>Free</b>	<b>Free</b>
<b>American Express Charge Cards*</b>				
American Express Blue	R49	R21	R32	R29
American Express Gold	R49	R21	<b>Free</b>	R29
American Express Green	R49	R21	<b>Free</b>	R29
American Express Platinum	R67	R32	<b>Free</b>	R29
<b>SAA Voyager Credit Cards (Maintenance fees charged annually)</b>				
SAA Voyager Classic	R400	R21	<b>Free</b>	<b>Free</b>
SAA Voyager Gold	R700	R27	<b>Free</b>	<b>Free</b>
SAA Voyager Premium	R2040	R32	<b>Free</b>	<b>Free</b>

\*These products are no longer available for new cardholders.

Once-off initiation fee<sup>(8)</sup> R180

## Transaction fees

Subscription fees: Self-service banking<sup>(9)</sup> R0

Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(21)</sup>	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
<b>Cash withdrawal fees</b>			
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank <sup>(10)</sup>	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-

Continued over

## Nedbank credit cards (continued)

Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R8,35	-	-
Purchases and top-ups			
Fuel purchase (applicable to Garage card only)	-	R3,50	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	One free per billing cycle, thereafter R24
Point-of-sale devices	-	R2	-
ATM of another bank	-	R10	-
ATM of an international bank <sup>(10)</sup>	-	R10	-
Statement fees			
Nedbank	Free	Free	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <sup>(13)</sup>	R30 per item	-	-
Disputed transaction fees			
Incorrectly disputed transaction	-	-	-
- Local	-	-	R175
- International	-	-	R215
Other service fees			
Tracing fee	-	-	Up to R410
Face-to-face card delivery (where applicable) <sup>(11)</sup>	-	-	R170
Garage Card service Fee	-	-	R185 per year
Same-day card delivery	-	-	R450
Card replacement fee (lost, stolen, damaged) <sup>(12)</sup>	-	-	R150
International currency conversion fee <sup>(10)</sup>	-	-	2%

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Personal loans

- 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 every month with a fixed interest rate and one monthly repayment. You can even apply for extra cash if you need it.

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

## Personal Loans fees

Initiation fee	R165 plus 10% of the limit above R1 000 up to a maximum of R1 207,50
Monthly admin fee	R69
Maximum interest rate	Prime interest rate + 17,5%
Loan amounts	R2 000 to R300 000
Repayment terms	6 to 72 months

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Overdraft

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

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

## Overdraft

Initiation fee	15% of the initial limit up to a maximum of R152
Monthly facility fee	R69
Maximum interest rate	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.

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Short-term loans

**A short-term loan 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.

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

## Short-term loan fees

Initiation fee	8% of loan size
Monthly service fee	<b>Free</b>
Interest rate	Not applicable
Loan amounts	R250 to R6 000
Repayment terms	Next salary date

### Notes:

- You must have a Nedbank transactional account into which your salary is deposited.

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Student loans

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

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

## Student loan fees

Initiation fee	R75,67
Monthly service fee	<b>Free</b>
Maximum interest rate	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.

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Home loans

- A home loan of up to 100% of the property value.
- Up to R20 000 cash back if you apply online at [nedbank.co.za/homeloans](https://nedbank.co.za/homeloans).

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

## Initiation fee

This fee is applicable to new loans and further loans **R6 037\***

\* You can choose to pay the fee upfront or you may add it to your loan amount (subject to our credit policy). Remember if you include it in your loan amount interest will be charged on this fee.

## Monthly service fee

This fee covers the cost of maintaining your home loan account and is included in your monthly instalment. **R69**

## Transactional fees

Cash deposit at a Nedbank branch**(21)** **R100 + R2,65 per R100 or part thereof\***

\*We charge a fee for cash deposits into your home loan account.

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# MyPocket

## R0 monthly maintenance fee

### 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 you earn interest on each one
- free interaccount transfers using our digital banking channels
- access to electronic payments
- a goal savings calculator to help you reach your savings goals

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(21)</sup>	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
<b>Cash withdrawal fees</b>			
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime and electricity)	R1,50	-	-
LOTTO purchase	R2	-	-
<b>Statement fees (bank-certified)</b>			
Per statement	<b>Free</b>	-	R45
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Declined transaction fees due to insufficient money</b>			
Unpaid debit order <sup>(5)</sup>	R30	-	-

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Investment fees

- We offer competitive interest rates linked to the amount invested and the investment term chosen.

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

## Deposits (14)

Cash deposit at branch(21)	R100 + R2,65 per R100 or part thereof
Cash deposit at a Nedbank ATM(21)	R1,65 per R100 or part thereof

## Payments to a recipient (15)

Branch	R32 per payment
Self-service channels(16)	1 free payment a month(4), thereafter R32 per payment

## Notice of withdrawal (17)

Branch or Nedbank Contact Centre	R44,50
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## Statement fees (bank-certified)(18)

Branch or Nedbank Contact Centre	R45
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## Tax certificates(19)

Branch or Nedbank Contact Centre	R45
----------------------------------	-----

## Early withdrawal of fixed-term deposits(20)

An early-redemption fee applies when you withdraw some or all of the funds from your fixed investment before your contractual end date. The fee is calculated based on the amount withdrawn and the remaining term of your investment. The exact fee will be communicated to you at the time of redemption

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Club/Stokvel savings

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

## Cash transactions

Cash deposit at branch <b>(21)</b>	R100 + R2,65 per R100 or part thereof
Cash deposit at Nedbank ATM <b>(21)</b>	Up to R10 000 free per month <sup>(4)</sup> , thereafter R1,65 per R100 or part thereof
Cash withdrawal at branch	<b>Free</b>

## Bank statements

Branch or Nedbank Contact Centre	R45
----------------------------------	-----

## Balance enquiries

Branch or Nedbank Contact Centre	<b>Free</b>
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## Debit orders

External debit orders	R3,50
Unpaid debit order <b>(5)</b>	R30 per item
Stop-payment fee (Branch or Nedbank Contact Centre)	R75

## Value deposited branch (over the counter)

Cash deposit fee:

R0 - R100	$R100 + R2,65 = R102,65$
R101 - R200	$R100 + (2 \times R2,65) = R105,30$
R201 - R300	$R100 + (3 \times R2,65) = R107,95$
R301 - R400	$R100 + (4 \times R2,65) = R110,60$
R401 - R500	$R100 + (5 \times R2,65) = R113,25$
R501 - R600	$R100 + (6 \times R2,65) = R115,90$
R601 - R700	$R100 + (7 \times R2,65) = R118,55$
R701 - R800	$R100 + (8 \times R2,65) = R121,20$
R801 - R900	$R100 + (9 \times R2,65) = R123,85$
R901 - R1 000	$R100 + (10 \times R2,65) = R126,50$
R1 500	$R100 + (15 \times R2,65) = R139,75$
R2 000	$R100 + (20 \times R2,65) = R153$
R2 500	$R100 + (25 \times R2,65) = R166,25$
R3 000	$R100 + (30 \times R2,65) = R179,50$
R3 500	$R100 + (35 \times R2,65) = R192,75$
R25 000	$R100 + (250 \times R2,65) = R762,50$

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Money Market Investment Account

## R50 monthly maintenance fee<sup>(2)</sup>

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 channels

\* Debit transactions must be R500 or more to qualify.

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
<strong>Cash deposit fees</strong>			
Nedbank <sup>(21)</sup>	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer stores' point-of-sale devices'	-	R2 per R100 or part thereof	-
<strong>Cash withdrawal fees</strong>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank <sup>(3)</sup>	-	R65 + R2,65 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
<strong>Third-party payment fees</strong>			
Transfer between your own Nedbank accounts	<strong>Free</strong>	<strong>Free</strong>	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
<strong>Debit and stop orders</strong>			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R75
<strong>Card transaction fees</strong>			
Debit card swipe	-	<strong>Free</strong>	-
Garage card swipe	-	R3,50	-
<strong>Prepaid purchase fees</strong>			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-

Continued over



## Money Market Investment Account (continued)

Transaction fees	Digital	ATM/Card	Branch
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNote SMS notifications	R12,50 per month	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	<b>Free</b>	<b>Free</b>	R24
Point-of-Sale devices	-	R2	-
ATM of another bank	-	R10	-
ATM of an international bank <sup>(3)</sup>	-	R10	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	<b>Free</b>	1 free per billing cycle thereafter R11	R45 per page
<b>Statement fees</b>			
Per statement (latest) 3 months	<b>Free</b>	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	<b>Free</b>	-	R45
Tax certificates (previous tax years)	R11	-	R45
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	<b>Free</b>	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	<b>Free</b>	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Annual debit card service fee			<b>Free</b>
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription fee			R30 per month <sup>(4)</sup>
Request for copy of transaction voucher: (Local and international)			- R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Foreign exchange

## Travel

### With the Nedbank Travel Card you get:

- free card activation (for existing Nedbank clients)
- a free back-up card
- no monthly fees
- free card swipes

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

### Travel Card fees

Commission buy	2,15%
Minimum charge	R129
Commission cash-out (sell)	1,10%
Back-up card	<b>Free</b>
ATM fee	\$3,30 equivalent
ATM balance enquiry	\$1 or equivalent
Cross-currency conversion	3%
Card swipes	<b>Free</b>
Card fee	<b>Free</b>
Replacement card	R107

### Foreign bank note fees

Commission (client buys from Nedbank)	2,50%
Minimum charge	R139
<b>Bank notes for countries in Common Monetary Area (LSL, NAD, SZL)</b>	
Commission	3,80%
Minimum charge	R139

### Additional fees

Administration fee for travel card	
- Branch	R110
- Service Desk	R80
- Digital	No admin fee
Administration fee for personalised delivery	R110
Delivery fee for amounts below R25 000	R330
Delivery fee for amounts above R25 000	<b>Free</b>
Traveller's cheque purchases (client selling to Nedbank):	
- Commission	20%
- Minimum charge	R550

Continued over

## Foreign exchange – Travel (continued)

### Foreign Currency Account (FCA)

Save in a 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.

### Foreign Currency Account (FCA) fees

Monthly management fee	Free
Transfers between your FCA and your Nedbank transactional account and transfers between your FCA accounts:	
- Branch	R80
- Service desk	R80
Transfer to your Travel Card	2,15% (min R129)
Transfer from your Travel Card	1,10%

Digital channels include: Money app, Online Banking and Cellphone Banking (\*120\*001#).

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# Foreign exchange

## International payments

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

Send money to and receive money from 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 Money app and Online Banking for international payments.

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

### Manual Incoming Payments

<b>Amounts under R2 000</b>	R120 flat fee
<b>Amounts over R2 000</b>	
Commission	0,72%
Minimum charge	R250
Maximum charge	R960
Pension payments processed manually	50% discount on standard fee

### Digital Incoming Payments

<b>Amounts under R2 000</b>	R109 flat fee
<b>Amounts over R2 000</b>	
Commission	0,63%
Minimum charge	R159
Maximum charge	R747
Pension payments	50% discount on standard fee

### Manual Outgoing Payments

Commission	0,77%
Minimum charge	R280
Maximum charge	R1 040
Communication fee	R140

### Electronic outgoing payments

Commission	0,55%
Minimum charge	R189
Maximum charge	R750
Communication fee	R140

### Other fees

Outgoing Payments Search	R294
NEP form (attestation)	R57

### Send money across Africa

#### Send money to your family and friends in 33 African countries

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

# Western Union

Send and receive funds globally using Western Union on the Nedbank Money App and Online Banking.

## Western Union Send\*

Send Money to 200+ locations globally to a bank account, mobile wallet or retail location (cash).

## Western Union Receive

**No fees are charged for a receive transaction.**

Principal Bands USD from	Principal Bands USD to	USD\$
0	50	7
51	100	10
101	150	12
151	200	14
201	250	16
251	300	18
301	400	20
401	500	25
501	600	30
601	700	35
701	800	40
801	900	45
901	1000	50
1001	1200	55
1201	1500	63
1501	1800	63
1801	2000	64
2001	2500	65
2501	3250	65
3251	and above	2% of Principal

\* Fees are set by Western Union and are subject to change.

[Click to view additional information & tips](#)

# Additional product information and tips

## Transactional Products

- Paying to a ShapID is free for payments under R100. Consider using PayShap when you need to pay ASAP.
- Kids can now use the Nedbank Money App to do their own banking and manage their money independently.
- Through Penny Power in partnership with Disney (Dstv channel 303 and 309, [www.nedbank.co.za](http://www.nedbank.co.za) or the Nedbank YouTube channel) your kids can learn financial responsibility while still having fun.
- Teens and young adults can get free personalised career mapping and smart CVs with our partner on [www.moveup.mobi](http://www.moveup.mobi).
- You can track your Money, your savings goals, and your spend through MySmart Money on the Money app.

## ENotes

Keep track of your spend and identify potential suspicious transactions with Enotes whether in app or via SMS (in app is free for all transactional products) Log in to the Money app now to opt in.

## MobiMoney Limits

- The maximum amount you can keep in your wallet is R24 000
- You can withdraw or make payments of up to R4 000 per day.

## Optimum

- You can book a free appointment with Financial Planner on MoneyApp or Online Banking for your retirement, Wills & Estate planning.

## Credit cards

- You can increase your card limit, enable contactless card transactions, block, freeze, unfreeze or replace your card on the Money App.
- Make safe and quick contactless payments using your card instore. To enable the contactless feature on your Credit Card, log onto the Money app > Cards > Use tap and go.
- Cash deposits attract a fee, rather sign up for a safe, secure Debicheck debit order. It will ensure you pay on time every month – one less thing to remember.
- You get up to 55 days interest free\*, this is the number of days you won't be charged interest for your credit card spend. For example, if you buy items on 1 March, you won't be charged interest for the amount spent until 24 April provided you pay the full balance as indicated on your statement on time.

\*Applicable to eligible spend only.

For more info visit our blog <https://personal.nedbank.co.za/learn/blog/credit-card-magic-tricks-to-pay-less.html>

## Overdraft

- You can manage those unforeseen moments between paydays with a Nedbank overdraft and you will only be charged interest on what you use.

## Short-term loans

- Short-term loans are available to Nedbank clients, with zero interest, perfect for those unforeseen expenses that can't wait for payday.

## Student loans

- 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 to deals, discounts and other benefits.

## Home loans

- You could get a preferential interest rate on your home loan if you bank with us or switch your main bank account to Nedbank.
- 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 5% to pay for bond and transfer costs.
- Cash deposits attract a fee – rather sign up for a safe, secure Debicheck debit order. It will ensure you pay on time every month – one less thing to remember.

## Early termination fee

If you intend to sell your home or want to cancel your home loan for any other reason, you need to give us 90 days' notice. This can be done via online banking or by calling our call centre.

- The National Credit Act prescribes the early termination fee (often called '90- day notice'), allowing the bank to charge a fee if you cancel the home loan before the agreed loan term ends.
- We work out the early-termination fee on three months' interest (based on your outstanding balance, interest rate and remaining loan term).
- Should you cancel your home loan before the 90 days, we will charge the pro rata amount for the remaining days.
- Should you cancel the bond 90 or more days after you have given notice, we won't charge an early termination fee.
- The notice will be valid for one year only.

## Savings and investments

- You get one free cash deposit of up to R300 pm into your investment, thereafter cash deposits attract a fee – why not fund your account through EFT or set up a recurring monthly payment.

# Forex

## Travel Card

- Two Cards are issued with separate Pin's, please keep cards separate and keep the original Card Pin's safe.
- It's best to load the currency for your destination country/ies if available. If the currency is not available, use USD as a base currency.
- There is no admin fee when buying or selling currency on your digital platform.

## Foreign Bank Notes

- Foreign Notes must be ordered at least 48 hours before your travel date.
- Unused Foreign Bank Notes must be exchanged within 30 days of your return to South Africa in term of Exchange Control law.
- Orders for R25 000 and above come with free delivery.

## International Payments

- To avoid payment delays always make sure the recipient banking details are accurate.
- All documentation must be provided when required to avoid payment cancellations.
- Our digital channels are more cost effective.

## Foreign Currency Account

- You can guard against exchange rate fluctuations by saving in a foreign currency account and earn interest while doing so Visit <https://www.nedbank.co.za/content/nedbank/desktop/gt/en/personal/forex/investments/foreign-currency-accounts.html> for more information.

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[Notes](#)

# Notes

## Transactional products

- 1 This fee applies at Pick n Pay, Boxer and Shoprite stores where the cash-at-tillpoint service is offered. Deposit fees only applicable to Boxer stores. Deposits at other retailers will be subject to their terms and conditions and fees.
- 2 An additional monthly fee of R60 for non-resident clients.
- 3 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 withdraw funds from your card overseas using an International banks ATM for the Rand equivalent of R500, fee will be 2% which equals R10.
- 4 Per month/Billing cycle refers to our billing cycle which runs from the fourth-last business day of the month to the fifth-last business day of the following month. Your transaction list shows the fees for all transactions done in the previous billing cycle. In other words, you are billed one month in arrears.
- 5 An unpaid debit order fee is charged when we can't process a payment on your account because there is not enough money in your account.
- 6 No-funds Alert SMS's help you avoid an unpaid debit order fee. The SMS lets you know that there is not enough money; holds the debit order for 48 hours and gives you the opportunity to put money in your account to meet the debit order

## Credit cards

- 7 The facility service fee may vary depending on your risk profile.
- 8 Once-off initiation fee is free on Savvy and Professional Bundle credit cards.
- 9 Includes banking at self-service terminals, Nedbank Online Banking, SMS Banking and Cellphone Banking. Free on Savvy and Professional Bundle credit cards.
- 10 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 2% which equals R10.
- 11 Face-to-face card delivery is free on the new Nedbank and Greenbacks Gold, Platinum, Savvy and Professional Bundle credit cards. If a delivery fee is charged it will be reversed within a few days.
- 12 Applicable to all credit and garage replacement cards except for Platinum, Savvy and Professional Bundle credit cards which are free on replacement.
- 13 An unpaid debit order fee is charged when there is not enough money in the account and the debit order is rejected/not paid.

## Investments

- 14 One free cash deposit per month up to the value of R300 thereafter the cash deposit fee applies.
- 15 This fee applies to a notice of withdrawal to a Recipient (any account other than your own Nedbank account) and is deducted from the withdrawal amount.
- 16 Self-service channels include Online Banking and the Money App.
- 17 Fee charged for notice of withdrawal, including your own Nedbank accounts at any Nedbank branch. No charge for clients 75 years and older.
- 18 Latest 12 months statements are available for free via Online Banking and the Money app.
- 19 One free tax certificate per year via Mobstat or Email. Tax certificates accessed via Online Banking and the Money App are free.
- 20 This fee applies to any fixed-term deposit that is withdrawn before the end of the investment term. The fee is also applied to a 32Day Notice Deposit withdrawn before the required notice period. The percentage used to calculate the penalty fee is available through the NCC or at any branch and includes a R300 admin fee.

## All Products:

- 21 Cash deposits made either at a Nedbank ATM or in a branch attract a fee. Save by rather transferring money to your account via EFT.

## Fraud

Always read your approve-It messages and other communication carefully, keep up to date on the latest scams and trends by visiting <https://personal.nedbank.co.za/home/fraud-awareness/latest-fraud-alert.html>.

If you suspect you have been a victim of fraud, call us urgently on **0800 110 929**.

To view the terms and conditions applicable to each product featured in this pricing guide please visit [nedbank.co.za](https://nedbank.co.za).

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## **Ombudsman for Banking Services contact information:**

**Telephone:** 0860 662 837

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

## **Financial Sector Conduct Authority (FSCA) contact information:**

**Telephone:** 0800 20 37 22

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

## **Nedbank Contact Centre:**

**Telephone:** 0800 555 111

## **Complaints**

**Telephone:** 0860 444 000

**eMail:** [clientfeedback@nedbank.co.za](mailto:clientfeedback@nedbank.co.za)