



# 2023 Pricing

### For products no longer sold.

All fees quoted include VAT and are effective from 1 January 2023 to 31 December 2023.



NEDBANK

see money differently

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Tips Notes

### Welcome to our handy pricing brochure for 2023.

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.

## Unlocked.Me

### R0 monthly maintenance fee (2)

#### You get:

free card swipes

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

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices(1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R10 per R1 000 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
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	-	-
Debit and stop orders			
Debit order fee (internal)	R3,50	-	-
Debit order fee (external)	R3,50	-	-
Stop order fee	Free	-	-
Stop payment fee	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R4,30	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R0,50 per SMS	-	-
Notification of payment on Nedbank Online Bank	ing/Nedbank Money	арр	
SMS	R0,50	-	-
Email	R0,50	-	-
_			
Fax	R22	-	-

#### **Unlocked.Me continued**

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-
Transaction lists			
Per billing cycle(4)	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	ney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R10 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Optional fees			
Greenbacks subscription fee			R27 per month
Overdraft facility fee			R55 per month
Request for copy of transaction voucher			
(Local and international)			R150 per voucher

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

Click here to view tips on how to save on fees

### N-5000 Account

### R55 monthly maintenance fee(2)

#### 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(1)
- free cash deposits of up to R4 000 at a Nedbank ATM (per month)
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service channels
- 50% off cash deposit fees at a participating retailers' point-of-sale device(1)

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

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank Participating retailers' point-of-sale devices <b>(1)</b>	-	R1,50 per R100 or part thereof R19,95 per R5 000	R100 + R2,50 per R100 or part thereof -
		or part thereof	
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100	-
		or part thereof	
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
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	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R4,30	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

#### N-5000 Account continued

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banl	king/Nedbank Mone	у арр	
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <b>(6)</b>	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-
Transaction lists			
Per billing cycle <b>(4)</b>	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	ney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R35 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Optional fees			
Greenbacks subscription fee			R27 per month
Overdraft facility fee			R55 per month
Request for copy of transaction voucher:			
(Local and international)			R150 per voucher

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

Click here to view tips on how to save on fees

## Nedbank current account

### R45 monthly maintenance fee(2)

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices (1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R8,35	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R72
Card transaction fees			
Debit card swipe	-	R4,30	-
Garage card swipe	-	R4,30	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Ban	king/Nedbank Mone	ey app	
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <b>(6)</b>	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-

#### Nedbank current account continued

Transaction fees	Digital	ATM/Card	Branch
Transaction lists			
Per billing cycle <b>(4)</b>	-	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	oney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R35 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee			Free
Garage debit card service fee			R185 per annum
Card replacement fee (lost, stolen, damaged)			R150
Optional fees			
Greenbacks subscription fee			R27 per month
Overdraft facility fee			R55 per month
Request for copy of transaction voucher:			
(Local and international)			R150 per voucher

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

Click here to view tips on how to save on fees

## **Ke Yona Bundle Account**

R75 monthly maintenance fee(2)

#### You get:

- free card swipes
- free internal debit orders
- free cash withdrawals at participating retailers' point-of-sale devices(1)
- your first 10 Nedbank transactions included in the monthly fee, these include: external debit orders, electronic payments on Online banking/Nedbank Money app, balance enquiries at branch
- free cash withdrawals of up to R3 000 at a Nedbank ATM (per month)
- free cash deposits of up to R3 000 at a Nedbank ATM (per month)
- R2 000 funeral cover

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices (1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices (1)	-	Free	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
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	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R4,30	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	Free	-	-

#### Ke Yona Bundle Account continued

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Ban	king/Nedbank Mone	у арр	
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <b>(6)</b>	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-
Transaction lists			
Per billing cycle(4)	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	ney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R35 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee	Free		
Card replacement fee (lost, stolen, damaged)	R150		
Optional fees			
Greenbacks subscription fee			R27 per month
Overdraft facility fee			R55 per month
Request for copy of transaction voucher:			
(Local and international)			R150 per voucher

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

Click here to view tips on how to save on fees

## **Nedbank Everyday Account**

#### R160 monthly maintenance fee(2)

#### You get:

- a R30 monthly rebate\* (to qualify you must pay the monthly instalment on your Nedbank credit card and Nedbank home loan via debit order)
- free card swipes
- + free internal and external debit and stop orders
- free cash withdrawals at participating retailers' point-of-sale devices (1)
- $\cdot \,$  free interaccount transfers and payments on self-service channels
- four free cash withdrawals at a Nedbank ATM (per month)
- free eNote SMS notifications
- R2 000 funeral cover

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank Participating retailers' point-of-sale devices <b>(1)</b>	-	R1,50 per R100 or part thereof R19,95 per R5 000 or part thereof	R100 + R2,50 per R100 or part thereof -
Cash withdrawal fees			
Participating retailers' point-of-sale devices <sup>(1)</sup> Nedbank ATM of another bank ATM of an international bank <sup>(3)</sup>	- - -	Free R2,50 per R100 or part thereof R12 + R2,50 per R100 or part thereof R60 + R2,50 per R100 or part thereof	- R100 + R2,50 per R100 or part thereof -
Third-party payment fees			
Transfer between your own Nedbank accounts To another bank account Instant payment up to R3 000 Instant payment over R3 000 Pay to cellphone number (R1 to R5 000)	Free Free R10 R49 R10	Free - - -	R200 R200 - -
Debit and stop orders			
Debit order (internal) Debit order (external) Stop order Stop-payment fee	Free Free Free R5	- - -	- - - R72
Card transaction fees			
Debit card swipe Garage card swipe	-	<b>Free</b> R4,30	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity) Prepaid top-up at ATM of another bank LOTTO purchase	R1,50 - R2	R1,50 R10 R2	- - -
Notification fees			
eNote SMS notifications	Free	-	-

#### Nedbank Everyday Account continued

Netficiation of payment on Nedbank Online Bank/ry/Nedbank Money supportSMSR0,50EmailR0,50FaxR122No-funds Alert(0)R10 per SMSBalance enquiry feesFreeFreeR22ATM of an international bank(3)-R10-ATM of an international bank(3)-R10-Tansaction listsFreeR20R40 per pagePer billing cycle(4)FreeR20R40Per month (latest) three monthsFreeR20R40Per month lidtest) three monthsR10R40R40PostedR40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R40R40R40Posted-R850-R40Posted-R850-R40Posted-R850Posted-R850Posted torder	Transaction fees	Digital	ATM/Card	Branch
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FaxR22No-funds Alert(Φ)R10 per SMSBalace enquiry feesFreeFreeR22ATM of another bank-R10-ATM of another bank-R10-ATM of another bank-R10-Bressentinterrational bank(Φ)FreeR10 for free per billing cycleAf0 per pagePer billing cycle(Φ)FreeR20R40 per pagePer month (latest) three monthsFreeR20R40Per month (latest) three monthsR10R40R40PostedR40PostedR10R40R40PostedR10R40R40PostedR10R40R40PostedR10R40R40PostedR20R40R40PostedR10R40R40PostedR20R40R40PostedR10R40R40Posted for dorder SolutionR10R40Posted for dorder SolutionR10R40Posted for dorder SolutionR10R40Posted for dorder SolutionR10R10Posted for dord for dorder SolutionR10R10Posted for dord for dorder SolutionR10R10Posted for dord for dord for dorder SolutionR10R10Posted for dord for dorder SolutionR10R10Posted for dorder Solution dorder SolutionR10R10Posted for dorder Solution dorder So	SMS	R0,50	-	-
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Balance enquiry feesNedbankFreeFreeR22ATM of an other bank-R10-ATM of an international bank( <sup>3</sup> )-R10-Transaction listsFreeSuffere per billing cycle ( <sup>4</sup> )R40 per page thereafter R11Per billing cycle ( <sup>4</sup> )FreeR20R40Statement fees (bank-certified)FreeR20R40Per month (latest) three monthsR10R40R40Per month (latest) three monthsR10R40R40PostedR55R10Tax certificates (current tax year)R10-R40PostedR40R40Tax certificates (previous tax years)R10R40-Point-of-sale devices-R8,50ATM of another bank-R10Uppaid debit order f9R35 per itemNedbankR5Diputed debit order f9R35 per itemNedbankR5Diputed debit order f9R150Visal/Mastercard debit card service feeR16Card replacement fee (lost, stolen, damaged)R150Overdraft facility feeGreenbacks subscription feeK150 <tr <td="">Sper monthR55 per m</tr>	Fax	R22	-	-
NedbankFreeFreeR22ATM of an international bank(3)-R10-ATM of an international bank(3)-R10-Transaction lists-R40 per pagePer billing cycle(4)FreeOne free per billing cycle, threafter R11R40 per pageStatement fees (bank-certified)FreeR20R40Per month (latest) three monthsFreeR20R40Per month (latest) three monthsR10R40R40PostedR55R10Tax certificates (current tax year)Free-R40Posted transaction fees due to insufficient moverFree-R40Point-of-sale devices-R40R40Point-of-sale devices-R8,50-R40Outpaid debit order (5)R35 per itemNedbankR5-R10Inpaid debit order (5)R35 per itemNedbankR5-S35Point-of-sale devicesR5NedbankR5-S35Point-of-sale devicesR5Point-of-sale devicesR5Vord at KerkeR5	No-funds Alert <b>(6)</b>	R10 per SMS	-	-
ATM of another bank- 0R10- 0ATM of an international bank(3)- 0R10-Transaction listsFreeOne free per billing cycle, thereafter R11R40 per pagePer billing cycle(4)FreeR20R40 per pageStatement fees (bank-certified)FreeR20R40Per month (latest) three monthsR10R40R40PostedR55Tax certificates (current tax year)Free-R40PostedR40Tax certificates (previous tax years)R10-R40Point-of-sale devicesR10-R40Point-of-sale devices-R8,50-Onti-of-sale devicesR35 per itemNedbankR35 per itemNedbankR5NedbankR10Point-of-sale devicesR35 per itemNedbankR5NedbankR5NedbankR5NedbankR5NedbankR5NedbankR5NedbankR5NedbankR5NedbankR5NedbankR5NedbankR5	Balance enquiry fees			
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Transaction listsPer billing cycle(4)FreeOne free per billing cycle, thereafter R11R40 per page thereafter R11Statement fees (bank-certified)Per month (latest) three monthsFreeR20R40Per month older than three monthsR10R40R40PostedR55Tax certificates (current tax year)Free-R40Tax certificates (previous tax years)R10-R40Declined transaction fees due to insufficient moreR40Nedbank-FreeNedbank-R8,50-On free bankR10R10-Unpaid debit order foeR35 per itemNedbankR5NedbankR5Visa/Mastercard debit card service feeFreeCard replacement fee (lost, stolen, damaged)R10-Visa/Mastercard debit card service feeFreeCard replacement fee (lost, stolen, damaged)R10-Optional feesFreeGreenbacks subscription feeS50-Overdraft facility fee-Request for copy of transaction voucher:-Store for copy of transaction voucher:-Request for copy of transaction voucher:-	ATM of another bank	-	R10	-
Per billing cycle(4)FreeOne free per billing cycle, thereafter R11R40 per pageStatement fees (bank-certified)FreeR20R40Per month (latest) three monthsR10R40R40PostedR55Tax certificates (current tax year)R10-R40Tax certificates (previous tax years)R10-R40Declined transaction fees due to insufficient mouth-R40R40Declined transaction fees due to insufficient mouth-R8,50-Nedbank-R10Point-of-sale devicesR35 per itemUnpaid debit order (5)R35 per itemNedbankR5-S35-NedbankR5Visa/Mastercard debit card service feeFreeCard feesVisa/Mastercard debit card service feeFreeCard replacement fee (lost, stolen, damaged)R150Optional feesCreenbacks subscription feeOverdraft facility feeRequest for copy of transaction voucher:	ATM of an international bank (3)	-	R10	-
thereafter R11Statement fees (bank-certified)Per month (latest) three monthsFreeR20R40Per month older than three monthsR10R40R40PostedR55Tax certificates (current tax year)Free-R40Tax certificates (previous tax years)R10-R40Peclined transaction fees due to insufficient moneterVedbank-Free-Point-of-sale devices-R10-ATM of another bank-R10-Unpaid debit order f9R35 per itemNedbankR5Point-of-sale devicesR10Unpaid debit order f9R35 per itemNedbankR5-R35-Point-of-sale devicesR55Visa/Mastercard debit card service feeFreeVisa/Mastercard debit card service feeFreeCard replacement fee (lost, stolen, damaged)R150Optional feesGreenbacks subscription feeR55 per monthOverdraft facility feeR55 per monthRequest for copy of transaction voucher:-R55 per month	Transaction lists			
Per month (latest) three monthsFreeR20R40Per month older than three monthsR10R40R40PostedR55Tax certificates (current tax year)Free-R40Tax certificates (previous tax years)R10-R40Declined transaction fees due to insufficient momery-R40-Nedbank-FreePoint-of-sale devices-R8,50ATM of another bank-R10Unpaid debit order (%)R35 per itemNedbankR5Visa/Mastercard debit card service feeFreeCard replacement fee (lost, stolen, damaged)R150Optional feesGreenbacks subscription feeOverdraft facility feeRequest for copy of transaction voucher:	Per billing cycle(4)	Free		R40 per page
Per month older in three monthsR10R40R40PostedR55Tax certificates (current tax year)Free-R40Tax certificates (previous tax years)R10-R40Declined transaction fees due to insufficient moneyFreeNedbank-FreePoint-of-sale devices-R8,50ATM of another bank-R10Unpaid debit order (5)R35 per itemNedbankR5Point-of-sale devicesR5ATM of another bank-R10Unpaid debit order (5)R5NedbankR5Visa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)R150Optional feesGreenbacks subscription fee Overdraft facility feeR27 per monthRequest for copy of transaction voucher:R55 per month	Statement fees (bank-certified)			
PostedR55Tax certificates (current tax year)Free-R40Tax certificates (previous tax years)R10-R40Decinent transaction fees due to insufficient mouverFreeNedbank-FreePoint-of-sale devices-R8,50ATM of another bank-R10Unpaid debit order (5)R35 per itemNedbankR5Netdota feeVisa/Mastercard debit card service feeFreeStard replacement fee (lost, stolen, damaged)R150Ortional feesCreenbacks subscription feeR27 per monthOverdraft facility feeR57 per monthRequest for copy of transaction voucher:	Per month (latest) three months	Free	R20	R40
Tax certificates (current tax year)Free-R40Tax certificates (previous tax years)R10-R40Declined transaction fees due to insufficient mourFree-R40Declined transaction fees due to insufficient mourFreeNedbank-R8,50Point-of-sale devices-R10ATM of another bank-R10Unpaid debit order (\$)R35 per itemDisputed debit order feeFreeNedbankR5-R35Card feesFreeVisa/Mastercard debit card service feeFreeCard replacement fee (lost, stolen, damaged)R150Greenbacks subscription feeFree-R27 per monthOverdraft facility feeFreeR55 per monthRequest for copy of transaction voucher:	Per month older than three months	R10	R40	R40
Tax certificates (previous tax years)R10-R40Declined transaction fees due to insufficient moneyNedbank-Free-Nedbank-R8,50-Point-of-sale devices-R10-ATM of another bank-R10-Unpaid debit order (5)R35 per itemNedbankR5-R35Card feesVisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)Free R150-Optional feesGreenbacks subscription fee Overdraft facility feeK37 per month R55 per monthR37 per monthRequest for copy of transaction voucher:	Posted	-	-	R55
Declined transaction fees due to insufficient moneyNedbank-Free-Point-of-sale devices-R8,50-ATM of another bank-R10-Unpaid debit order (5)R35 per itemDisputed debit order feeNedbankR5-R35Card feesVisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)Free R150-Optional fees-R27 per month R55 per monthGreenbacks subscription fee Overdraft facility fee-R27 per month R55 per monthRequest for copy of transaction voucher:	Tax certificates (current tax year)	Free	-	R40
Nedbank-Free-Point-of-sale devices-R8,50-ATM of another bank-R10-Unpaid debit order (5)R35 per itemDisputed debit order feeNedbankR5-R35Card feesVisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)FreeBreenbacks subscription feeOptional feesR27 per monthGreenbacks subscription feeR27 per monthOverdraft facility feeR55 per monthRequest for copy of transaction voucher:	Tax certificates (previous tax years)	R10	-	R40
Point-of-sale devices-R8,50-ATM of another bank-R10-Unpaid debit order (5)R35 per item <b>Disputed debit order feeFreeS</b> R35Card fees <b>FreeS</b> -Yisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged) <b>FreeSOptional feesS</b> - <b>SCptional feesS</b> - <b>S</b> Greenbacks subscription fee Overdraft facility fee <b>SS</b> Request for copy of transaction voucher:- <b>S</b>	Declined transaction fees due to insufficient mo	oney		
ATM of another bank Unpaid debit order (\$)-R10-B35 per itemDisputed debit order feeNedbankR5-R35Card feesYisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)Free R150Optional feesOptional feesR27 per month R55 per monthGreenbacks subscription fee Overdraft facility feeR27 per month R55 per monthRequest for copy of transaction voucher:	Nedbank	-	Free	-
Unpaid debit order (5)R35 per item-Disputed debit order feeK-NedbankR5-R35Card feesFree-Yisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)Free R150Optional feesFree R150R27 per month R55 per month R55 per monthR27 per month R55 per month	Point-of-sale devices	-	R8,50	-
Disputed debit order feeR5-R35NedbankR5-R35Card feesFreeVisa/Mastercard debit card service feeFreeCard replacement fee (lost, stolen, damaged)R150Optional feesFree-R27 per monthGreenbacks subscription feeR27 per monthR55 per monthOverdraft facility feeRequest for copy of transaction voucher:	ATM of another bank	-	R10	-
NedbankR5-R35Card feesFreeVisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)FreeR150Optional fees-R27 per month R55 per month R55 per monthGreenbacks subscription fee Poverdraft facility feeR25 per month R55 per month	Unpaid debit order <b>(5)</b>	R35 per item	-	-
Card feesVisa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)Free R150Optional feesR27 per month R55 per month R55 per monthRequest for copy of transaction voucher:Visa/Mastercard debit card service fee	Disputed debit order fee			
Visa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)Free R150Optional feesR27 per month R55 per monthOverdraft facility feeR55 per monthRequest for copy of transaction voucher:Store Store	Nedbank	R5	-	R35
Card replacement fee (lost, stolen, damaged)R150Optional feesR27 per monthGreenbacks subscription feeR27 per monthOverdraft facility feeR55 per monthRequest for copy of transaction voucher:Total content conten	Card fees			
Optional fees R27 per month   Greenbacks subscription fee R27 per month   Overdraft facility fee R55 per month   Request for copy of transaction voucher: Vertice	Visa/Mastercard debit card service fee	Free		
Greenbacks subscription feeR27 per monthOverdraft facility feeR55 per monthRequest for copy of transaction voucher:F	Card replacement fee (lost, stolen, damaged)	R150		
Overdraft facility fee R55 per month Request for copy of transaction voucher:	Optional fees			
Request for copy of transaction voucher:	Greenbacks subscription fee			R27 per month
	Overdraft facility fee			R55 per month
(Local and international) R150 per voucher	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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### **Transactor Account**

### R45 monthly maintenance fee(2)

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank	-	R1,50 per R100	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices (1)	_	or part thereof R19,95 per R5 000	or part thereof
	-	or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100	R100 + R2,50 per R100
ATM of another bank		or part thereof R12 + R2,50 per R100	or part thereof
ATM of another bank	-	or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100	-
		or part thereof	
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
nstant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R4,30	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per mon	ith -	-
Notification of payment on Nedbank Online Bank	king/Nedbank Mone	ey app	
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <b>(6)</b>	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-

#### **Transactor Account continued**

Transaction fees	Digital	ATM/Card	Branch
Transaction lists			
Per billing cycle( <b>4</b> )	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	ney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R35 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Optional fees			
Greenbacks subscription fee			R27 per month
Overdraft facility fee			R55 per month
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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## **Go Banking Account**

### R45 monthly maintenance fee(2)

#### 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 (1)
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service channels

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices (1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
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	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment instruction	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R4,30	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per mont	th -	-
Notification of payment on Nedbank Online Bank	king/Nedbank Mone	y app	
SMS	R0,50	_	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <b>(6)</b>	R10 per SMS	-	-

#### Go Banking Account continued

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-
Transaction lists			
Per billing cycle <b>(4)</b>	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mor	ney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R35 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Optional fees			
Greenbacks subscription fee			R27 per month
Overdraft facility fee			R55 per month
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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## **Savings Deposit Account**

### R45 monthly maintenance fee(2)

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

- no monthly fee
- free card swipes
- · free account payments, interaccount transfers and balance enquiries at self-service channels

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees	-		
Nedbank	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices(1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
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	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment instruction	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	Free	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Bank	ing/Nedbank Money a	app	
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert(6)	R10 per SMS	-	-

#### **Savings Deposit Account continued**

) e free per billing cycle, reafter R11	R22 - - R40 per page
) e free per billing cycle, reafter R11	-
) e free per billing cycle, reafter R11	- - R40 per page
e free per billing cycle, reafter R11	- R40 per page
reafter R11	R40 per page
reafter R11	R40 per page
)	
)	
	R40
)	R40
	R55
	R40
	R40
е	-
50	-
)	-
	-
	R35
	Free
	R185 per annum
	R150
	R27 per month
	R150 per voucher
	50

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

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## **Market Trader Account**

### R45 monthly maintenance fee(2)

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

- no monthly fee
- free card swipes
- · free account payments, interaccount transfers and balance enquiries at self-service channels

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices(1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
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	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	Free	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per mont	h -	-
Notification of payment on Nedbank Online Bank	king/Nedbank Money	/ app	
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert(6)	R10 per SMS	-	-

#### **Market Trader Account continued**

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-
Transaction lists			
Per billing cycle(4)	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	ney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R35 per item	-	-
Disputed debit order fee			
Nedbank	R5		DOF
INEUDAIIK	NJ	-	R35
Card fees	NJ	-	R35
	11.5	-	Free
Card fees		-	
Card fees Visa/Mastercard debit card service fee		- -	Free
Card fees Visa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged)		-	Free
Card fees Visa/Mastercard debit card service fee Card replacement fee (lost, stolen, damaged) Optional fees			Free R150

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

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## **Accumulator Account**

#### R0 monthly maintenance fee(2)

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

- no monthly fee
- free card swipes
- · free account payments, interaccount transfers and balance enquiries at self-service channels

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices(1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank <b>(3)</b>	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
nstant payment up to R3 000	R10	-	-
nstant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	Free	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per mont	h -	-
Notification of payment on Nedbank Online Bank	ing/Nedbank Money	/ app	
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <b>(6)</b>	R10 per SMS	-	-

#### Accumulator Account continued

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-
Transaction lists			
Per billing cycle(4)	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	ney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order( <b>5</b> )	R35 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Optional fees			
Greenbacks subscription fee			R27 per month
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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### **Grow Account**

#### R0 monthly maintenance fee(2)

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

- free card swipes
- · free account payments, interaccount transfers and balance enquiries at self-service channels

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees	g		
Nedbank	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices(1)	-	R19,95 per R5 000 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
ATM of another bank	-	R12 + R2,50 per R100 or part thereof	-
ATM of an international bank (3)	-	R60 + R2,50 per R100 or part thereof	-
Third-party payment fees			
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	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	Free	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per mont	h -	-
Notification of payment on Nedbank Online Bank	ing/Nedbank Money	/ app	
SMS	R0,50	_	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <b>(6)</b>	R10 per SMS	-	-

#### **Grow Account continued**

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank (3)	-	R10	-
Transaction lists			
Per billing cycle <b>(4)</b>	Free	One free per billing cycle, thereafter R11	R40 per page
Statement fees (bank-certified)			
Per month (latest) three months	Free	R20	R40
Per month older than three months	R10	R40	R40
Posted	-	-	R55
Tax certificates (current tax year)	Free	-	R40
Tax certificates (previous tax years)	R10	-	R40
Declined transaction fees due to insufficient mo	oney		
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order <b>(5)</b>	R35 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Optional fees			
Greenbacks subscription fee			R27 per month
Request for copy of transaction voucher:			

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

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### Our top tips on saving and keeping your money safe!

Genera	l tips
ſ	Get SMS notifications for transactions and set card limits to prevent overspending.
•	Set automatic payments for your bills close to payday, so you know what you have left for the rest of the month.
=	Try keeping a money diary for a month, log everything you buy every day, and at the end of the month, compare the smallest amount with the biggest amount you spent – see if you spot a trend.
Digital	tips
	Use our digital and self-service channels for more convenient and efficient money management.
	Access and transact on the Money app without using data across all significant South African mobile networks.
$\bigcirc$	For extra security, set up biometric security to prevent other people from opening your app.
$\mathcal{A}$	Get unlimited free access to your credit score on the Money app.
	Use our free Money Tracker on the Money app to track your spending and make your money work harder for you. You can draw up budgets, manage cash from side hustles, monitor your business finances and more – all with one digital tool.
Ŗ	For convenient Cellphone Banking, dial *120*001# and register anytime, anywhere, using your Nedbank card and PIN. You can play the LOTTO, send money, buy electricity, pay beneficiaries, freeze a lost card and much more.
Digital	safety tips
↓	Download the Money app from the App Store on iPhone or Google Play on Android only.
$\overset{\text{O}}{\frown}$	Only let people you trust use your phone and don't tell them your phone's passcode.
Ī	Delete all content and settings from old phones you're selling so you don't leave your Money app account open to whoever buys it.
Ŀ	Turn on automatic app and software updates on your phone and delete old apps you don't use.
Ş	If your phone has been lost or stolen, you need to block your card on the app if you can and notify us immediately.
ATM tij	os
Ţ	Save time and money – use our ATMs for quick and cheaper cash deposits up to R25 000.
2	Scan a QR code at some Nedbank ATMs to get cash! It's quick, easy, safe and costs the same as Nedbank ATM withdrawals.
ATMsa	ifety tips
***	When you use an ATM, always be alert and aware of your surroundings so that you do not compromise your card or PIN.
$\triangle$	Be cautious of people offering to help you use the ATM and never share your PIN with anyone.

### Notes

- 1 This fee applies at Pick n Pay, Boxer and Shoprite stores where the cash-at-tillpoint service is offered.
- 2 An additional monthly fee of R50 is applicable to 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 swipe your card overseas for the rand equivalent of R500, the fee will be R10.
- 4 A billing cycle runs from the fourth-last business day of the month to the fifth-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.
- 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 the account.
- 6 The No-funds Alert SMS will help you to avoid an unpaid debit order fee by letting you know that there is not enough money and giving you the opportunity to put money in your account. For more information, please visit nedbank.co.za.

To view the terms and conditions applicable to each product featured in this pricing guide please visit nedbank.co.za.

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