



# 2023 Pricing

**For products no longer sold.**

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

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# 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

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	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	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 <sup>(3)</sup>	-	R60 + R2,50 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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<b>Debit and stop orders</b>			
Debit order fee (internal)	R3,50	-	-
Debit order fee (external)	R3,50	-	-
Stop order fee	<b>Free</b>	-	-
Stop payment fee	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	R4,30	-
<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	R0,50 per SMS	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-

Continued over

## Unlocked.Me continued

Transaction fees	Digital	ATM/Card	Branch
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
ATM of another bank	-	R10	-
ATM of an international bank <b>(3)</b>	-	R10	-
<b>Transaction lists</b>			
Per billing cycle <b>(4)</b>	Free	One free per billing cycle, thereafter R11	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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 <b>(5)</b>	R10 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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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# N-5000 Account

## R55 monthly maintenance fee<sup>(2)</sup>

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

- no monthly fee
- free card swipes
- free cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>
- free cash deposits of up to R4 000 at a Nedbank ATM (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<sup>(1)</sup>

\* 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	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000 or part thereof	-
<strong>Cash withdrawal fees</strong>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	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 <sup>(3)</sup>	-	R60 + R2,50 per R100 or part thereof	-
<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	-	-
<strong>Debit and stop orders</strong>			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R72
<strong>Card transaction fees</strong>			
Debit card swipe	-	<strong>Free</strong>	-
Garage card swipe	-	R4,30	-
<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	R12,50 per month	-	-

Continued over

## N-5000 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	R22	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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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# Nedbank current account

## R45 monthly maintenance fee(2)

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	-	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	-
<b>Cash withdrawal fees</b>			
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	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	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	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	R4,30	-
Garage card swipe	-	R4,30	-
<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	<b>Free</b>	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert(6)	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	<b>Free</b>	<b>Free</b>	R22
ATM of another bank	-	R10	-
ATM of an international bank(3)	-	R10	-

Continued over

## Nedbank current account continued

Transaction fees	Digital	ATM/Card	Branch
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	-	One free per billing cycle, thereafter R11	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Garage debit card service fee			R185 per annum
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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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# Ke Yona Bundle Account

## R75 monthly maintenance fee<sup>(2)</sup>

### You get:

- free card swipes
- free internal debit orders
- free cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>
- 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

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	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	<b>Free</b>	-
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 <sup>(3)</sup>	-	R60 + R2,50 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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	<b>Free</b>	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	R4,30	-
<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	<b>Free</b>	-	-

Continued over

## Ke Yona Bundle 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	R22	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee	Free		
Card replacement fee (lost, stolen, damaged)	R150		
<b>Optional fees</b>			
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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# Nedbank Everyday Account

## R160 monthly maintenance fee<sup>(2)</sup>

### 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<sup>(1)</sup>
- 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

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	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	<b>Free</b>	-
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 <sup>(3)</sup>	-	R60 + R2,50 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	<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	-	-
<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	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	R4,30	-
<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	<b>Free</b>	-	-

Continued over

## Nedbank Everyday 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	R22	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee	Free		
Card replacement fee (lost, stolen, damaged)	R150		
<b>Optional fees</b>			
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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# Transactor Account

## R45 monthly maintenance fee(2)

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	-	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	-
<b>Cash withdrawal fees</b>			
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	-
<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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	R4,30	-
<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	R12,50 per month	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert(6)	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	<b>Free</b>	<b>Free</b>	R22
ATM of another bank	-	R10	-
ATM of an international bank(3)	-	R10	-

Continued over

## Transactor Account continued

Transaction fees	Digital	ATM/Card	Branch
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	One free per billing cycle, thereafter R11	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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<sup>(2)</sup>

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

- no monthly fee
- free card swipes
- free cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>
- free account payments (including debit and stop orders), 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	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000 or part thereof	-
<strong>Cash withdrawal fees</strong>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	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 <sup>(3)</sup>	-	R60 + R2,50 per R100 or part thereof	-
<strong>Third-party payment fees</strong>			
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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<strong>Debit and stop orders</strong>			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment instruction	R5	-	R72
<strong>Card transaction fees</strong>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	R4,30	-
<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	R12,50 per month	-	-
<strong>Notification of payment on Nedbank Online Banking/Nedbank Money app</strong>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-

Continued over

## Go Banking Account continued

Transaction fees	Digital	ATM/Card	Branch
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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<sup>(2)</sup>

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

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	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	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 <sup>(3)</sup>	-	R60 + R2,50 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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment instruction	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	<b>Free</b>	-
<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	R12,50 per month	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-

Continued over

## Savings Deposit Account continued

Transaction fees	Digital	ATM/Card	Branch
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Garage card service fee			R185 per annum
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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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# Market Trader Account

## R45 monthly maintenance fee<sup>(2)</sup>

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

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	-	R1,50 per R100 or part thereof	R100 + R2,50 per R100 or part thereof
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R19,95 per R5 000 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	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 <sup>(3)</sup>	-	R60 + R2,50 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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	<b>Free</b>	-
<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	R12,50 per month	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-

Continued over

## Market Trader Account continued

Transaction fees	Digital	ATM/Card	Branch
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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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# 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

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	-	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	-
<b>Cash withdrawal fees</b>			
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	-
<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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	<b>Free</b>	-
<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	R12,50 per month	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert(6)	R10 per SMS	-	-

Continued over

## Accumulator Account continued

Transaction fees	Digital	ATM/Card	Branch
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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

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	-	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	-
<b>Cash withdrawal fees</b>			
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	-
<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	-	-
Pay to cellphone number (R1 to R5 000)	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment instruction	R5	-	R72
<b>Card transaction fees</b>			
Debit card swipe	-	<b>Free</b>	-
Garage card swipe	-	<b>Free</b>	-
<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	R12,50 per month	-	-
<b>Notification of payment on Nedbank Online Banking/Nedbank Money app</b>			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R22	-	-
No-funds Alert(6)	R10 per SMS	-	-

Continued over

## Grow Account continued

Transaction fees	Digital	ATM/Card	Branch
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R22
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	R40 per page
<b>Statement fees (bank-certified)</b>			
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
<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>	R35 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R35
<b>Card fees</b>			
Visa/Mastercard debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
<b>Optional fees</b>			
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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# Our top tips on saving and keeping your money safe!






## General tips

-  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.
-  For extra security, set up biometric security to prevent other people from opening your app.
-  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.
-  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.
-  Only let people you trust use your phone and don't tell them your phone's passcode.
-  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.
-  Turn on automatic app and software updates on your phone and delete old apps you don't use.
-  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 tips

-  Save time and money – use our ATMs for quick and cheaper cash deposits up to R25 000.
-  Scan a QR code at some Nedbank ATMs to get cash! It's quick, easy, safe and costs the same as Nedbank ATM withdrawals.

## ATM safety tips

-  When you use an ATM, always be alert and aware of your surroundings so that you do not compromise your card or PIN.
-  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](http://nedbank.co.za).



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

# Ombudsman for Banking Services contact information:

**Telephone:** 0860 662 837

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