



2025

Everyday Banking Pricing Guide

For products no longer sold.

All fees quoted include VAT and are effective from 1 January 2025 to 31 December 2025.

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Welcome to our handy pricing brochure for 2025.

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

R7 monthly maintenance fee(2)

You get:

- a free gold debit card
- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank(7)(8)	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R12 per R1000 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch)(8)	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank(3)(8)	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number(8)	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order fee (internal)	R4	-	-
Debit order fee (external)	R4	-	-
Stop order fee	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R0,50 per SMS	-	-

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

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
Point-of-sale devices	-	R2	-
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	One free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R10 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R40 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
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 to view additional information and tips](#)

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Savvy Plus Account

R115 monthly maintenance fee⁽²⁾

You get:

- a free gold debit card
- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	Free	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-

Continued over

Savvy Plus Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
Point-of-sale devices	-	R2	-
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R40 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
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 to view additional information and tips](#)

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Savvy Bundle Account

R250 monthly maintenance fee⁽²⁾

You get:

- a Nedbank platinum credit card (R0 Monthly maintenance and credit facility fees)**
- R50 discount on monthly overdraft facility fees**
- Nedbank Greenbacks membership included
- 12 domestic airport lounge visits (per year)
- free card purchases
- free cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾
- free cash withdrawals of up to R4 000 at a Nedbank ATM (per month)⁽⁴⁾
- free cash deposits of up to R4 000 at a Nedbank ATM (per month)⁽⁴⁾
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	Free	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
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 (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	Free	-	-
Email	Free	-	-
Fax	Free	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
Point-of-sale devices	-	R2	-
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	Free	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	Free	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service Kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face Card Delivery			R170
Garage Card service Fee			R185 per year

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			Free
Additional (secondary) card			R45 per month ⁽⁴⁾
Overdraft facility fee			R19 per month ⁽⁴⁾
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 to view additional information and tips](#)

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Nedbank4Me Account

R0 monthly maintenance fees

Each month you get:

- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R12 per R1000 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R4	-	-
Debit order (external)	R4	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	Free	-	-

Nedbank4Me Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
Point-of-sale devices	-	R2	-
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R10 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Additional (secondary) card			R40 per month ⁽⁴⁾
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 to view additional information and tips](#)

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Unlocked.Me

R7 monthly maintenance fee(2)

You get:

- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank(7)(8)	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R12 per R1 000 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch)(8)	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank(3)(8)	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number(8)	R11 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order fee (internal)	R4	-	-
Debit order fee (external)	R4	-	-
Stop order fee	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R0,50 per SMS	-	-

Unlocked.Me (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R10 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service Kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face Card Delivery			R170
Garage Card service Fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R40 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
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

R55 monthly maintenance fee⁽²⁾

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 purchases
- free cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾
- free cash withdrawals of up to R4 000 at a Nedbank ATM (per month)⁽⁴⁾
- free cash deposits of up to R4 000 at a Nedbank ATM (per month)⁽⁴⁾
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-

Nedbank Optimum Account (continued)

Transaction fees	Digital	ATM/Card	Branch
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
Point-of-sale devices	-	R2	-
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service Kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-face Card Delivery			R170
Garage Card service Fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
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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Money Market Investment Account

R55 monthly maintenance fee(2)

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

- no monthly fees
- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank(7)(8)	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer stores' point-of-sale devices'(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch)(8)	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank(3)(8)	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number(8)	R11 per R1 000 or part thereof	-	-
Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Money Market Investment Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
Point-of-Sale devices	-	R2	-
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle thereafter R11	R30 per page
Statement fees			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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

R75 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R50 000 or more each month⁽⁴⁾, you get:

- no monthly fee
- free card purchases
- 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)⁽⁴⁾
- 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.

Where there is a **bold number** in brackets after a fee item, click on the number to view the notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-

Continued over

N-5000 Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
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

R55 monthly maintenance fee⁽²⁾

Where there is a **bold number** in brackets after a fee item, click on the number to view the notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾ ⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer stores' point-of-sale devices ⁽¹⁾ ⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾ ⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R7,80	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	R3,50	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-

Nedbank current account (continued)

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices		R2	
Transaction lists			
Per billing cycle ⁽⁴⁾	-	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
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

R85 monthly maintenance fee⁽²⁾

You get:

- free card purchases
- 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
- 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⁾
- R2 000 funeral cover

Where there is a **bold number** in brackets after a fee item, click on the number to view the notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-

Continued over

Ke Yona Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face Card Delivery			R170
Garage Card service Fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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

R168 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 purchases
- free internal and external debit and stop orders
- free cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾
- free interaccount transfers and payments on self-service channels
- four free cash withdrawals at a Nedbank ATM (per month)⁽⁴⁾
- free eNote SMS notifications

Where there is a **bold number** in brackets after a fee item, click on the number to view the notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	Free	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-

Continued over

Nedbank Everyday Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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

R55 monthly maintenance fee⁽²⁾

Where there is a **bold number** in brackets after a fee item, click on the number to view the notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-

Continued over

Transactor Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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

R55 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R5 000 or more each month⁽⁴⁾, you get:

- no monthly fee
- free card purchases
- 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

Where there is a **bold number** in brackets after a fee item, click on the number to view the notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number (Send iMali) ⁽⁸⁾	R11 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-

Go Banking Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	One free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) three months	Free	R40	R50
Per statement older than three months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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

R55 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R5 000 or more each month⁽⁴⁾, you get:

- no monthly fee
- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-

Savings Deposit Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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

R55 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R10 000 or more each month⁽⁴⁾, you get:

- no monthly fee
- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account.	R10	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-

Market Trader Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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⁽⁴⁾, you get:

- no monthly fee
- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾⁽⁸⁾	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾⁽⁸⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank ⁽⁸⁾	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch) ⁽⁸⁾	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank ⁽³⁾⁽⁸⁾	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale devices		R65	
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number ⁽⁸⁾	R11 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Accumulator Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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(4), you get:

- free card purchases
- 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 notes section.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank(7)(8)	-	R2 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
Boxer Stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R2,75 per R100 or part thereof	R100 + R2,75 per R100 or part thereof
ATM of another bank (Saswitch)(8)	-	R12 + R2,75 per R100 or part thereof	-
ATM of an international bank(3)(8)	-	R65 + R2,75 per R100 or part thereof	-
International point-of-sale devices		R65	
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number(8)	R11 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R10	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R11	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Grow Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R30	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R26
ATM of another bank (Saswitch)	-	R11	-
ATM of an international bank ⁽³⁾	-	R11	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R30 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R40	R50
Per statement older than 3 months	R11	R40	R50
Tax certificates (current tax year)	Free	-	R50
Tax certificates (previous tax years)	R11	-	R50
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R10	-
ATM of another bank (Saswitch)	-	R11	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, damaged)			R160
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R32 per month ⁽⁴⁾
Additional (secondary) card			R45 per month ⁽⁴⁾
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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Additional product information and tips

Transactional Products

- Paying to a ShapID is free for payments under R100. Perfect for quick payments!
- Kids can now use the Nedbank Money App to manage their money own their own.
- With Penny Power your kids can learn financial responsibility with Disney on DStv (channels 303 & 309) or Nedbank's website or YouTube channel
- Teens and young adults get free career mapping and smart CVs at moveup.mobi.
- Track your money, savings goals, and spending through MySmart Money on the Money app.

ENotes

Keep track of your spending and spot suspicious transactions with Enotes. Why not set up your notifications on the Money app today. Visit nedbank.co.za today for more info.

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 up to 2.75% (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 can be 2.75% which equals R13.75.
- 4** Per month 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
- 7** 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.
- 8** If the fee is "R10 per R100 or part thereof" you pay: R10 for every R100 and/or R10 for any amount less than R100. e.g. R250 deposit will cost R30.

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.

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Nedbank Contact Centre:

Telephone: 0800 555 111

Complaints

Telephone: 0860 444 000

Email: clientfeedback@nedbank.co.za

National Financial Ombuds Scheme

Telephone: 08600 800 900

WhatsApp: +27 66 473 0157

Website: www.nfosa.co.za

Email: info@nfosa.co.za