Retail Relationship Banking

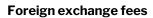


Foreign exchange fees

Effective from 1 January 2025.

We may change any fee, cost or charge at any time after we have given you reasonable notice.

Type of transaction/fee/interest	Notes	Fees (including VAT at 15%)
Travel	1,2,3	
Travel Card fees		
Commission buy		2.15% (min R135)
Commission cash-out (sell)		1.15%
Additional or secondary card		Free
Cash withdrawal at an ATM		\$3.50 or equivalent
ATM balance enquiry		\$1.05 or equivalent
Cross-currency conversion		3%
Card swipes		Free
Card issuing fee		Free
Inactivity fee		\$3 or equivalent
Foreign banknote fees	4,5,6	
Commission (client buys from Nedbank)	1,5,5	2.60% (min R145)
Banknotes for countries in the common monetary area (L	ocotho Nami	· · · · · · · · · · · · · · · · · · ·
Commission	esotilo, ivalili	4.20% (min R145)
Commission		4.20% (IIIII N143)
Additional fees		
Administration fee for Travel Card		
		R120
- Branch - Service desk		R90
- Digital		No admin fee
Administration fee for personalised delivery		R130
Delivery fee for amounts below R25 000		R365
Delivery fee for amounts below R25 000 – card only		R170
		Free
Delivery fee for amounts above R25 000 Failed delivery		R385
Travellers cheque purchases (client selling to Nedbank)		11303
Commission		21% (min R600)
Commission		2170 (1111111000)
Foreign currency account (FCA) fees	7	
Monthly management fee		Free
Transfers between your FCA and your Nedbank transacti	onal account	and transfers between your FCAs
- Branch		R100
- Service desk		R100
- Digital		Free
Transfer to your Travel Card		2.15% (min R135)
Transfer from your Travel Card		1.15%





International payments	8,9,10		
Manual Incoming Payments (Nedbank assisted)	11		
Amounts under R2 000		R125 flat fee	
Amounts over R2 000			
- Commission		0.78% (min R270, max R1 046)	
Administration fee for ZAR payments		R185	
Pension payments processed manually		50% discount on standard fee	
ZAR payments received from the CMA –	12	P2F0	
fee is reflected as IP (incoming payment)	12	R250	
Digital Incoming Payments	11		
Amounts under R2 000		R125 flat fee	
Amounts over R2 000			
- Commission		0.63% (min R160, max R747)	
Administration fee for ZAR payments		R185	
Pension payments		50% discount on standard fee	
ZAR payments received from the CMA –			
fee is reflected as IP (incoming payment)	12	R40	
Manual Outgoing Payments (Nedbank assisted)			
Commission		0.89% (min R280, max R1 196)	
Communication fee		R140	
ZAR payments sent to the CMA –			
fee is reflected as OP (outgoing payment)	12	R287.50	
Digital Outgoing Payments			
Commission		0.55% (min R198, max R750)	
Communication fee		R140	
ZAR payments sent to the CMA –			
fee is reflected as OP (outgoing payment)	12	R46	
Other fees			
Outgoing payments search		R309	
NEP (no exchange provided) form (attestation)		R60	
THE (110 CACHAIISE PROVIDED) TOTTI (attestation)		1100	





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

Western Union send*

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

Principal bands USD from	Principal bands USD to	USD(\$)
0	50	7
51	100	10
101	150	12
151	200	14
201	250	16
251	300	18
301	400	20
401	500	25
501	600	30
601	700	35
701	800	40
801	900	45
901	1000	50
1 001	1200	55
1 201	1500	63
1501	1800	63
1801	2 000	64
2 001	2500	65
2 501	3250	65
3 251	and above	2% of principal

^{*} Fees are set by Western Union and are subject to change.

Western Union receive

No fees are charged to receive a payment.

Notes

Travel Card

- 1 Two Cards are issued with separate PINs. Please keep cards separate and keep the original PIN safe.
- 2 It's best to load the currency for your destination country or countries (if available). If the currency is not available, use USD as a base currency.
- 3 There is no admin fee when buying or selling currency on your digital platform.

Foreign banknotes

- 4 Foreign banknotes must be ordered at least 48 hours before your travel date.
- 5 Unused foreign banknotes must be exchanged within 30 days of your return to South Africa in terms of exchange control law.
- 6 Delivery of banknotes for R25 000 and above is free.

Foreign currency account

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

International payments

- 8 To avoid payment delays, always make sure that the recipient banking details are accurate.
- 9 All documents must be provided when required to avoid payment cancellations.
- 10 Our digital channels are more cost effective.
- $11\,\mathrm{VAT}$ is zero-rated for incoming payments.
- 12 CMA: The common monetary area that consists of Lesotho, Namibia and Eswatini.

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