



# Go Banking Card

Fee schedule

Effective from 1 January 2024

This card is no longer being issued.

see money differently

**NEDBANK**

Monthly fees	Maintenance fee	Credit facility service fee <sup>1</sup>	Fee for an extra card
<b>Go Banking Cards</b>			
Go Banking Classic*	R33	R21	Cards no longer issued*
Go Banking Gold*	R33	R21	Cards no longer issued*
Go Banking Unembossed*	R33	R21	Cards no longer issued*

Type of transaction or fee	Notes	Fees (including 15% VAT)
<b>Transactional fees</b>		
Dishonoured payment		R30
Over limit		n/a
Late payment fee		Free
Incorrect disputed transaction fee (local)		R175
Incorrect disputed transaction fee (international)		R215
Tracing fee		Up to R410
<b>Balance enquiries</b>		
Branch balance enquiry		R24
Nedbank ATM balance enquiry		Free
ATM balance enquiry at another bank		R10
Card replacement (lost, stolen, damaged)		R150
Pos balance enquiry		R2
<b>Cash withdrawal fees</b>		
Cash withdrawals own ATM		R2,65 per R100 or part thereof
Cash withdrawals at another bank's ATM		R12 plus R2,65 per R100 or part thereof
Cash withdrawals over the counter		R100 plus R2,65 per R100 or part thereof
Cash withdrawals overseas		R65 plus R2,65 per R100 or part thereof
Cash withdrawals: Point-of-sale at local retailer		R2
International currency conversion fee	2	2%
<b>Deposit fees</b>		
Cash deposit fees (branch)		R100 plus R2,65 per R100 or part thereof
Cash deposit fees (ID ATM)		R1,65 per R100 or part thereof
Cheque deposit fees		N/A
Special clearance of cheque deposited in branch		N/A
<b>Transfers and payments</b>		
Payment (internet and self service terminal)		R 8,35
Transfer (internet and self service terminal)		Free
Transfer (branch)		R200

<b>Other</b>		
Face-to-face card delivery		R170
Purchases via Apple pay/Samsung Pay/Google Pay and others		Free
Same day card replacement service (incl. delivery)		R450
Monthly Online Banking subscription fee		Free
Transactional SMS		Free
Counter statement (transaction list)		R45 per page
<b>Declined transactions due to insufficient funds</b>		
At a Nedbank ATM		Free
At another bank's ATM		R10
At a point-of-sale device		R8,50
<b>Online Banking transactions</b>		
Online Banking balance enquiry		Free
Online Banking inter-account transfer		Free
Online Banking 3rd-party payment		R8,35
Online Banking transaction list – up to 5 years		Free
Online Banking archive image of deposit slip/cheque		Free
Online Banking archive image of deposit slip/cheque		Free
Online Banking payment notification – SMS		R0,50
Online Banking payment notification – e-mail		R0,50
Online Banking payment notification – fax		R25
<b>LOTTO fees</b>		
LOTTO fee		R2
Powerball fee		R2
LOTTO plus fee		R2
<b>Other vas options</b>		
Airtime		R1,50
Data		R1,50
Electricity		R1,50
Other vouchers		Free
<b>Phonebank: Self-service transaction fee</b>	<b>3</b>	
PhoneBank: Self-service balance enquiry		Free
PhoneBank: Self-service inter-account transfer		Free

PhoneBank: Self-service 3rd-party payment		Free
<b>PhoneBank: (WAP) transaction fee</b>	<b>3</b>	
Cellphone Banking (WAP) balance enquiry		Free
Cellphone Banking (WAP) inter-account transfer		Free
Cellphone Banking (WAP) 3rd-party payment		R8,35
<b>Cellphone Banking (SMS) transaction fee</b>	<b>3</b>	
Cellphone Banking (SMS) balance enquiry		Free
Cellphone Banking (SMS) inter-account transfer		Free
Cellphone Banking (SMS) 3rd-party payment		Free
<b>Declined transaction due to insufficient funds</b>		
At a Nedbank ATM		Free
ATM of another bank		R10
At a point-of-sale device		R8,50

Terms and conditions apply.



**Get instant electronic access to your bank statement with Nedbank eStatements.**  
Register for eStatements. Call **0800 555 111**.

## Notes

- 1 The credit facility service fee covers the costs associated with providing the credit facility, up to 55 days' interest-free credit, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility.
- 2 A 2% currency conversion fee applies to all foreign transactions.
- 3 This includes banking at self-service terminals and with Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Nedbank-assisted and Cellphone Banking.

We are committed to making our fee structures simple, transparent and easy to understand. That is why we use plain language in all our documents.

If you have any questions, please call us on **0800 555 111** during office hours.

Terms and conditions apply.

# Our tips for 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 that you can 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 MoneyTracker 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 LOTTO, send money, buy electricity, pay beneficiaries, freeze a lost or stolen card and much more.

## Digital safety tips



Download the Money app from the App Store on iPhone or Google Play on Android only.



Only allow people you trust to use your phone and don't give them your phone's passcode.



Delete all content and settings from old phones you're selling so that you don't leave your Money app profile open to the person who buys it.



Turn on automatic app and software updates 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 and notify us immediately.

## ATM tips



Save time and money – use our ATMs for quick and cheaper cash deposits of up to R25 000.



Scan a QR code at selected 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.

## Contact us

 Call **0800 555 111** (Nedbank Contact Centre).

 Go to **nedbank.co.za**.

 Visit your nearest **branch**.

### **Nedbank Card**

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