



MiGoals 2023 pricing

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

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 and our consultants will answer all your questions about these fees.

MiGoals

R0 monthly maintenance fee⁽²⁾

You get the following:

- Free gold debit card.
- Free MyPocket account.
- Free card purchases.
- Free digital inter-account transfers.
- Free stop orders.
- Free eNotes (in-app notifications).
- Discount of up to 50% at Nu Metro.

Where a number in brackets after a fee item appears, click on the number to view the associated disclaimer note.

Transaction fees

R0,50

- eNotes (SMS notifications).
- Send proof of payment (SMS – digital channels).
- Send proof of payment (email – digital channels).
- Resend proof of payment (SMS – digital channels).
- Resend proof of payment (email – digital channels).

R1

- Payments via digital channels.
- Prepaid data or airtime purchases.
- Electricity purchases.
- PayShap: Pay to ShapID.

R2

- Debit orders (internal and external).
- LOTTO purchases.
- Point-of-sale withdrawals at participating retailers.⁽¹⁾

R7,50

- PayShap: Pay to account.

R10

- Cash withdrawals and deposits at Nedbank ATMs (R10 per R1 000 or part thereof).
- Cash withdrawals at another bank's ATM (R10 + R10 per R1 000 or part thereof).
- Instant payments.
- Pay to cellphone number (R1 to R5 000).
- No-funds Alert.⁽⁶⁾
- Unpaid debit order.⁽⁵⁾
- Digital statements – per month⁽⁴⁾ older than three months (latest three months are free).
- Digital tax certificates – previous tax years (current tax year is free).
- Statements via Nedbank ATM – first statement free per month⁽⁴⁾.
- Prepaid purchases (data, airtime, electricity) at another bank's ATM.
- Balance enquiry at another bank's ATM.
- Balance enquiry at an international bank's ATM.⁽³⁾
- Declined transaction at another bank's ATM.

R20

- Point-of-sale deposits at participating retailers (R20 per R5 000 or part thereof).⁽¹⁾

MiGoals continued

Transaction fees

R40

Transaction listing via staff-assisted channels (branch and Nedbank Contact Centre) – R40 per page.
Statement via staff-assisted channels (branch and Nedbank Contact Centre) – per month⁽⁴⁾, latest three months.
Statement via staff-assisted channels (branch and Nedbank Contact Centre) – per month⁽⁴⁾, older than three months.
Tax certificates via staff-assisted channels (branch and Nedbank Contact Centre) – current tax year.
Tax certificates via staff-assisted channels (branch and Nedbank Contact Centre) – previous tax years.

R100

Branch withdrawals and deposits (R100 per R1 000 or part thereof).
Card replacement at self-service terminals (lost, stolen, damaged).

R150

Card replacement in branch (lost, stolen, damaged).

R200

Branch payments and inter-account transfers.

Other fees

Garage card purchase.	R4,30
Disputed debit order fee – self-service (digital channels).	R5
Stop payment – digital channels.	R5
Declined transaction at point-of-sale device.	R8,50
Send proof of payment (fax).	R22
Branch balance enquiries.	R22
Beneficiary management – staff-assisted (branch and Nedbank Contact Centre).	R30
Disputed debit order fee – staff-assisted (branch and Nedbank Contact Centre).	R35
Posted statements.	R55
Cash withdrawals at an international bank's ATM. ⁽³⁾	R60 + R2,50 per R100 or part thereof
Stop payment – staff-assisted channels (branch and Nedbank Contact Centre).	R72

Optional fees

Greenbacks subscription fee.	R27 per month
Overdraft facility fee.	R55 per month
Request for copy of transaction voucher (local and international).	R150 per voucher

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

[Click here to view tips on how to save on fees.](#)

Notes

MiGoals Plus

R99 monthly maintenance fee⁽²⁾

Clients who are 55 and older pay R49,50 for their monthly maintenance fees.

You get the following:

- Free platinum debit card.
- Free Greenbacks membership.
- Free MyPocket account.
- Free card purchases.
- Free digital payments and inter-account transfers.
- Free debit and stop orders.
- Free data, airtime and electricity purchases on self-service channels.
- Free point-of-sale withdrawals at participating retailers.⁽¹⁾
- Free withdrawals of up to R3 000 at Nedbank ATMs (per month).⁽⁴⁾
- Free deposits of up to R3 000 at Nedbank ATMs (per month).⁽⁴⁾
- Free eNotes (in-app and SMS notifications).
- Cashback worth 25 cents per litre of fuel at BP.
- Discount of up to 50% at Nu Metro.

Where a number in brackets after a fee item appears, click on the number to view the associated disclaimer note.

Transaction fees

R0,50

- Send proof of payment (SMS – digital channels).
- Send proof of payment (email – digital channels).
- Resend proof of payment (SMS – digital channels).
- Resend proof of payment (email – digital channels).

R1

- PayShap: Pay to ShapID.

R2

- LOTTO purchases.

R7,50

- PayShap: Pay to account.

R10

- Cash withdrawals and deposits at Nedbank ATMs (R10 per R1 000 or part thereof).
- Cash withdrawals at another bank's ATM (R10 + R10 per R1 000 or part thereof).
- Instant payments.
- Pay to cellphone number (R1 to R5 000).
- No-funds Alert.⁽⁶⁾
- Digital statements – per month⁽⁴⁾ older than three months (latest three months are free).
- Digital tax certificates – previous tax years (current tax year is free).
- Statements via Nedbank ATM – first statement free per month⁽⁴⁾.
- Prepaid purchases (data, airtime, electricity) at another bank's ATM.
- Balance enquiry at another bank's ATM.
- Balance enquiry at an international bank's ATM.⁽³⁾
- Declined transaction at another bank's ATM.
- *R10 per R1 000 or part thereof will apply when you exceed R3 000 limit.

R20

- Point-of-sale deposits at participating retailers (R20 per R5 000 or part thereof).⁽¹⁾

R35

- Unpaid debit order.⁽⁵⁾

MiGoals Plus continued

Transaction fees

R40

Transaction listing via staff-assisted channels (branch and Nedbank Contact Centre) – R40 per page.
Statement via staff-assisted channels (branch and Nedbank Contact Centre) – per month⁽⁴⁾, latest three months.
Statement via staff-assisted channels (branch and Nedbank Contact Centre) – per month⁽⁴⁾, older than three months.
Tax certificates via staff-assisted channels (branch and Nedbank Contact Centre) – current tax year.
Tax certificates via staff-assisted channels (branch and Nedbank Contact Centre) – previous tax years.

R100

Branch withdrawals and deposits (R100 per R1 000 or part thereof).
Card replacement at self-service terminals (lost, stolen, damaged).

R150

Card replacement in branch (lost, stolen, damaged).

R200

Branch payments and inter-account transfers.

Other fees

Garage card purchase.	R4,30
Disputed debit order fee – self-service (digital channels).	R5
Stop payment – digital channels.	R5
Declined transaction at point-of-sale device.	R8,50
Send proof of payment (fax).	R22
Branch balance enquiries.	R22
Beneficiary management – staff-assisted (branch and Nedbank Contact Centre).	R30
Disputed debit order fee – staff-assisted (branch and Nedbank Contact Centre).	R35
Posted statements.	R55
Cash withdrawals at an international bank's ATM. ⁽³⁾	R60 + R2,50 per R100 or part thereof
Stop payment – staff-assisted channels (branch and Nedbank Contact Centre).	R72

Optional fees

Overdraft facility fee.	R55 per month ⁽⁴⁾
Garage card service fee.	R185 per year
Request for copy of transaction voucher (local and international).	R150 per voucher

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

[Click here to view tips on how to save on fees.](#)

Notes

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

MiGoals Premium

R240 monthly maintenance fee⁽²⁾

You get the following:

- Free platinum credit card.
- Free overdraft facility.
- Free Greenbacks membership.
- Free MyPocket account.
- Free card purchases.
- Free digital payments and inter-account transfers.
- Free debit and stop orders.
- Free pay-to-cellphone-number transactions.
- Free data, airtime and electricity purchases on self-service channels.
- Free point-of-sale withdrawals and deposits at participating retailers.⁽¹⁾
- Free withdrawals of up to R5 000 at Nedbank ATMs (per month).⁽⁴⁾
- Free deposits of up to R5 000 at Nedbank ATMs (per month).⁽⁴⁾
- Free digital statements (latest and previous months).
- Free digital tax certificates (latest and previous tax years).
- Free eNotes (in-app and SMS notifications).
- Free send and resend proof of payments.
- 12 domestic airport lounge visits (per year).
- Access to the lifestyle desk 24/7.
- Cashback worth 25 cents per litre of fuel at BP.
- Discount of up to 50% at Nu Metro.

Where a number in brackets after a fee item appears, click on the number to view the associated disclaimer note.

Transaction fees

R1

PayShap: Pay to ShapID.

R2

LOTTO purchases.

R7,50

PayShap: Pay to account.

R10

Cash withdrawals and deposits at Nedbank ATMs (R10 per R1 000 or part thereof).

Cash withdrawals at another bank's ATM (R10 + R10 per R1 000 or part thereof).

Instant payments.

No-funds Alert.⁽⁶⁾

Statements via Nedbank ATM – first statement free per month⁽⁴⁾.

Prepaid purchases (data, airtime, electricity) at another bank's ATM.

Balance enquiry at another bank's ATM.

Balance enquiry at an international bank's ATM.⁽³⁾

Declined transaction at another bank's ATM.

*R10 per R1 000 or part thereof will apply when you exceed R5 000 limit.

R35

Unpaid debit order.⁽⁵⁾

R40

Transaction listing via staff-assisted channels (branch and Nedbank Contact Centre) – R40 per page.

Statement via staff-assisted channels (branch and Nedbank Contact Centre) – per month⁽⁴⁾, latest three months.

Statement via staff-assisted channels (branch and Nedbank Contact Centre) – per month⁽⁴⁾, older than three months.

Tax certificates via staff-assisted channels (branch and Nedbank Contact Centre) – current tax year.

Tax certificates via staff-assisted channels (branch and Nedbank Contact Centre) – previous tax years.

MiGoals Premium continued

Transaction fees

R100

Branch withdrawals and deposits (R100 per R1 000 or part thereof).
Card replacement at self-service terminals (lost, stolen, damaged).

R150

Card replacement in branch (lost, stolen, damaged).

R200

Branch payments and inter-account transfers.

Other fees

Garage card purchase.	R4,30
Disputed debit order fee – self-service (digital channels).	R5
Stop payment – digital channels.	R5
Declined transaction at point-of-sale device.	R8,50
Send proof of payment (fax).	R22
Branch balance enquiries.	R22
Beneficiary management – staff-assisted (branch and Nedbank Contact Centre).	R30
Disputed debit order fee – staff-assisted (branch and Nedbank Contact Centre).	R35
Posted statements.	R55
Cash withdrawals at an international bank's ATM. ⁽³⁾	R60 + R2,50 per R100 or part thereof
Stop payment – staff-assisted channels (branch and Nedbank Contact Centre).	R72

Optional fees

Garage card service fee.	Free
Request for copy of transaction voucher (local and international).	R150 per voucher




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

[Click here to view tips on how to save on fees.](#)







Notes

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.

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 in your account and give you the opportunity to fix this. For more information, visit nedbank.co.za.



To view the terms and conditions that apply to each product in this pricing guide, visit nedbank.co.za.

Ombudsman for Banking Services contact information:

Telephone: 0860 662 837

Website: obssa.co.za