



► Key Fact Statements

MiGoals Current Account



Welcome to Nedbank, thank you for choosing Us.

Your Nedbank MiGoals Account is a transactional account for all your daily needs. You get free card purchases, stop orders, in-app notifications, up to 10 MyPocket accounts and more. While some transactions are free with MiGoals, some transactions attract additional fees.

Things you need to know

- You can save on your banking fees by using our digital channels, which are free to use, and only transaction fees will be charged.
- You can use your debit cards for online payments and load them on apps like Samsung Pay and Apple Pay.
- Always keep your details with the bank updated, especially your cellphone number and email address so that we can contact you.
- We will send you a statement of your account every month or you can download it for free on the Money app or Online Banking.
- Your monthly maintenance fee will be deducted at the end of each month, but fees charged for transactions will be billed the day after the transaction has occurred.

Key terms and conditions

- We may debit your account with the amounts of all transactions that you have made, whether your account has a credit balance or not.
- You may not stop a payment we make or are about to make to a third party in respect of any transaction.
- You must use the account in a manner acceptable to us.
- You may not use the card for any illegal transactions.
- You must choose a PIN for your card. This is a secret number that only you know.
- You will be liable for all the transactions performed with the card if you have given your PIN to someone else.
- You can make a contactless payment for an amount below the prescribed limits (currently R500) without using a PIN.
- If you do not use your account for 180 days, the account will go dormant and monthly maintenance fees will still be charged until your account is closed.

The full terms of your account and contract, including the use of your card and termination of your account can be viewed [here](#).

Fees and charges

For a full list of fees and charges view our pricing guide at <https://personal.nedbank.co.za/home/rates-and-fees.html>.

Remember: Your account fees are reviewed annually, and changes take effect on 1 January every year.

Questions

For more information or if you have any questions, chat with us via Enbi on the Money app or Online Banking, call us on 0800 555 111 or visit <https://personal.nedbank.co.za/bank/bank-accounts.html> or speak to your banker.

Complaints

If you have any complaints please call us on 0860 444 000 or +27 11 710 4011, or send an email to clientfeedback@nedbank.co.za.

If your complaint remains unresolved or if you are dissatisfied with the outcome, please email us at complaintappeals@nedbank.co.za.

If you are still dissatisfied, you can contact the National Financial Ombudsman Scheme on:

Tel: 0860 800 900

Website: www.nfosa.co.za

WhatsApp: +27 66 473 0157

Email: info@nfosa.co.za

Fraud hotline

If you suspect fraud on your account, call our fraud hotline immediately on 0800 110 929. For tips on how to avoid being a victim of fraud, visit <https://personal.nedbank.co.za/home/fraud-awareness.html>.

How-to guides

Visit nedbank.co.za for how-to guides on downloading your statements, using PayShap, sharing proof of your account, using the Money app and so much more.

Thank you for partnering with Nedbank.

see money differently

NEDBANK

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