



# MiGoals 2024 pricing

All fees quoted include VAT and are effective from 1 January to 31 December 2024.

**Welcome to our handy pricing brochure for 2024.**

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

## R5 monthly maintenance fee<sup>(2)</sup>

Kids under the age of 18 pay no monthly maintenance fees.

### You get the following:

- Free gold debit card
- Free MyPocket account
- Free card purchases
- Free digital interaccount transfers
- Free stop orders
- Free eNotes (in-app notifications)
- Free digital statements (latest 3 months)
- Free digital tax certificates (current tax year)
- 1 free statement via Nedbank ATM per month<sup>(4)</sup>
- 50% Discount at Nu Metro

### Kids also get the following:

- Free eNotes (in-app and SMS notifications)
- Free declined transactions at point-of-sale devices
- Free access to PennyWise financial literacy education.

If there is a number in brackets after a fee item, 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.
- Pay to ShapID (payments below R100 are free).

#### R2

- Cash deposits at Nedbank ATMS (R2 per R100 or part thereof).
- Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof).<sup>(1)</sup>
- Point-of-sale balance enquiries.
- LOTTO purchases.
- Point-of-sale withdrawals at participating retailers.<sup>(1)</sup>

#### R3

- Debit orders (internal and external).

#### R5

- Disputed debit order fee – self-service (digital channels).
- Stop payment – digital channels.

#### R7,50

- PayShap: Pay to account.

#### R10

- Cash withdrawals 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).

All fees quoted include VAT and are effective from 1 January to 31 December 2024.

Continued over

## MiGoals (continued)

### Transaction fees

- No-funds Alert.<sup>(6)</sup>
- Unpaid debit order.<sup>(5)</sup>
- Digital statements – per statement older than 3 months.
- Digital tax certificates – previous tax years.
- Statements via Nedbank ATM.
- 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.<sup>(3)</sup>
- Declined transaction at another bank's ATM.

### R40

- Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R40 per page.<sup>(7)</sup>
- Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, latest 3 months.
- Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, older than 3 months.
- Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current tax year.
- Tax certificates via Nedbank-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 kiosks (lost, stolen, damaged).

### R150

- Card replacement in branch (lost, stolen, damaged).
- Instant issue card in branch.

### R200

- Branch payments and interaccount transfers.

### Other fees

Garage card purchase	R3,50
Declined transaction at point-of-sale device	R8,50
Branch balance enquiries	R24
Send proof of payment (fax)	R25
Beneficiary management – Nedbank-assisted (branch and Nedbank Contact Centre)	R30
Disputed debit order fee – Nedbank-assisted (branch and Nedbank Contact Centre)	R35
Cash withdrawals at an international bank's ATM <sup>(3)</sup>	R65 + R2,65 per R100 or part thereof
Cash withdrawal at international Point of sale	R65
Stop payment – Nedbank-assisted channels (branch and Nedbank Contact Centre)	R75
Face-to-face card delivery	R170

### Optional fees

Annual debit card service fee	Free
Greenbacks subscription fee	R30 per month <sup>(4)</sup>
Overdraft facility fee	R69 per month <sup>(4)</sup>
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 to view additional information & tips.](#)

### Notes

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# MiGoals Plus

## R99 monthly maintenance fee<sup>(2)</sup>.

If you are 55 and older you will only pay R49,50 for your monthly maintenance fees. If you maintain a minimum daily balance of R20 000 in your account, we'll refund your maintenance fee in full the following month.

### 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<sup>(1)</sup>
- Free withdrawals of up to R3 000 at Nedbank ATMs (per month)<sup>(4)</sup>
- Free deposits of up to R3 000 at Nedbank ATMs (per month)<sup>(4)</sup>
- Free eNotes (in-app and SMS notifications).
- 1 free pay to cellphone number transaction per month<sup>(4)</sup>
- Free send and resend proof of payments
- Free point-of-sale balance enquiries
- Free digital statements (latest 3 months)
- Free digital tax certificates (current tax year)
- 1 free statement via Nedbank ATM per month<sup>(4)</sup>
- 25c cash back in Greenbacks per litre of fuel at bp
- 50% discount at Nu Metro

If there is a number in brackets after a fee item, click on the number to view the associated disclaimer note.

### Transaction fees

#### R1

PayShap: Pay to ShapID (payments below R100 are free).

#### R2

Cash deposits at Nedbank ATMS (R2 per R100 or part thereof).\*

Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof).<sup>(1)</sup>

LOTTO purchases.

\*R2 per R100 or part thereof will apply when you exceed R3 000 limit.

#### R5

Disputed debit order fee – self-service (digital channels).

Stop payment – digital channels.

#### R7,50

PayShap: Pay to account.

#### R10

Cash withdrawals 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.<sup>(6)</sup>

Digital statements – per statement older than 3 months.

Digital tax certificates – previous tax years.

Statements via Nedbank ATM.

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.<sup>(3)</sup>

Declined transaction at another bank's ATM.

## MiGoals Plus (continued)

### Transaction fees

\*R10 per R1 000 or part thereof will apply when you exceed R3 000 limit.

#### R30

Unpaid debit order.<sup>(5)</sup>

#### R40

Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R40 per page.<sup>(7)</sup>

Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, latest 3 months.

Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, older than 3 months.

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

Tax certificates via Nedbank-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 kiosks (lost, stolen, damaged).

#### R150

Instant issue card fee in branch

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

#### R200

Branch payments and inter-account transfers.

### Other fees

Garage card purchase	R3,50
Declined transaction at point-of-sale device	R8,50
Branch balance enquiries	R24
Beneficiary management – Nedbank-assisted (branch and Nedbank Contact Centre).	R30
Disputed debit order fee – Nedbank-assisted (branch and Nedbank Contact Centre).	R35
Cash withdrawals at an international bank's ATM. <sup>(3)</sup>	R65 + R2,65 per R100 or part thereof
Cash withdrawal at International Point-of-sale	R65
Stop payment – Nedbank-assisted channels (branch and Nedbank Contact Centre).	R75
Face-to-face Card Delivery	R170

### Optional fees

Annual debit card service fee.	Free
Overdraft facility fee.	R69 per month <sup>(4)</sup>
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 to view additional information & tips.](#)

Notes

# MiGoals Premium

## R240 monthly maintenance fee<sup>(2)</sup>

If you are 55 and older you will only pay R120 for your monthly maintenance fees. If you maintain a minimum daily balance of R20 000 in your account, we'll refund your maintenance fee in full the following month.

If you are between the ages of 18 and 26 you will only pay R120 for your monthly maintenance fees.

### You get the following:

- Free platinum credit card (R0 monthly maintenance and credit facility fees) \*\*
- Free overdraft facility (R0 monthly facility fees) \*\*
- 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 at participating retailers<sup>(1)</sup>
- Free withdrawals of up to R5 000 at Nedbank ATMs (per month)<sup>(4)</sup>
- Free deposits of up to R5 000 at Nedbank ATMs (per month)<sup>(4)</sup>
- 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
- Free point-of-sale balance enquiry
- Free point-of-sale deposits at Boxer stores<sup>(1)</sup>
- 1 free statements via Nedbank ATM per month<sup>(4)</sup>
- 12 domestic airport lounge visits (per year)
- Access to the Premium Banking Desk 24/7
- 25c cash back in Greenbacks per litre of fuel at bp
- 50% discount at Nu Metro

If there is a number in brackets after a fee item, click on the number to view the associated disclaimer note.

\*\*Subject to full credit assessment and approval

### Transaction fees

#### R1

PayShap: Pay to ShapID. (Payments below R100 are free).

#### R2

Cash deposits at Nedbank ATMs (R2 per R100 or part thereof.)\*

LOTTO purchases.

\*R2 per R100 or part thereof will apply when you exceed R5 000 limit.

#### R5

Disputed debit order fee – self-service (digital channels).

Stop payment – digital channels.

#### R7,50

PayShap: Pay to account.

#### R10

Cash withdrawals 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.<sup>(6)</sup>

Statements via Nedbank ATM.

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

Balance enquiry at another bank's ATM.

## MiGoals Premium (continued)

### Transaction fees

Balance enquiry at an international bank's ATM.<sup>(3)</sup>

Declined transaction at another bank's ATM.

<sup>(3)</sup> R10 per R1 000 or part thereof will apply when you exceed R5 000 limit.

### R30

Unpaid debit order.<sup>(5)</sup>

### R40

Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R40 per page.<sup>(7)</sup>

Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, latest 3 months.

Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, older than 3 months.

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

Tax certificates via Nedbank-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 kiosks (lost, stolen, damaged).

### R150

Instant issue card fee in branch.

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

### R200

Branch payments and interaccount transfers.

### Other fees

Garage card purchase	R3,50
Declined transaction at point-of-sale device	R8,50
Branch balance enquiries	R24
Beneficiary management – staff-assisted (branch and Nedbank Contact Centre)	R30
Disputed debit order fee – staff-assisted (branch and Nedbank Contact Centre)	R35
Cash withdrawals at an international bank's ATM <sup>(3)</sup>	R65 + R2,65 per R100 or part thereof
International point-of-sale withdrawal	R65
Stop payment – Nedbank-assisted channels (branch and Nedbank Contact Centre)	R75
Face-to-face card delivery	R170

### Optional fees

Annual debit card service fee	Free
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#).

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Notes

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# Additional product information and tips

## Did you know?

- Cash withdrawals are only R2 for MiGoals and free for Plus and Premium accounts at participating retailers.<sup>(1)</sup>
- Paying to a ShapID is free for payments under R100. Consider using PayShap when you need to pay ASAP.
- You can track your Money, your savings goals, and spend through MySmart Money on the Money App.

## Kids, teens and young adults

- Kids can now use the Nedbank Money App to do their own banking and manage their money independently.
- Through Penny Power in partnership with Disney (Dstv channel 303 and 309, www.nedbank.co.za or the Nedbank YouTube channel) your kids can learn financial responsibility.
- Teens and young adults can get free personalised career mapping and smart CVs with our partner on www.moveup.mobi.

## Over 55?

- You get 50% off your monthly fee on MiGoals Premium account with Credit card and overdraft maintenance fees included.
- You can book a free appointment with Financial Planner on MoneyApp or Online Banking for your retirement, Wills & Estate planning.

## E-Notes

Keep track of your spend and identify potential suspicious transactions with Enotes whether in app or via SMS (in app is free for all transactional products) Log in to the Money app now to opt in.

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[Notes](#)



# Notes

- 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 2% (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 bank's ATM for the Rand equivalent of R500, fee will be 2% which equals R10.
- 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.
- 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** 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.

## 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](https://nedbank.co.za).

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# Ombudsman for Banking Services contact information:

**Telephone:** 0860 662 837

**Website:** [www.obssa.co.za](http://www.obssa.co.za)

# Financial Sector Conduct Authority (FSCA) contact information:

**Telephone:** 0800 20 37 22

**Website:** [www.fsca.co.za/](http://www.fsca.co.za/)

# Nedbank Contact Centre:

**Telephone:** 0800 555 111

# Complaints

**Telephone:** 0860 444 000

**eMail:** [clientfeedback@nedbank.co.za](mailto:clientfeedback@nedbank.co.za)