



JustSave Account

Saving just got simpler with the JustSave Account.
A fuss-free way to save.

A day-to-day savings account offering competitive interest rates, immediate access to your money, an optional card, and limited transactional capability that will complement your everyday transactional account.

Benefits


- No monthly maintenance fees
- Competitive interest rates
- Immediate access to your money
- No minimum initial investment amount

No need to wait and save up a deposit to start saving. **Dive right in** with a JustSave Account and enjoy the **flexibility of saving** what you can, when you can.

The JustSave Account is designed to take your saving experience to the next level and help you reach your savings goals – whether it's a dream holiday or buying a house. With immediate access to your money, it's also perfect for those tight months when things don't go as planned.

Open a JustSave Account today on the Nedbank Money app or Online Banking.

To find out more:

 **0800 555 111**

 **nedbank.co.za.**

Terms and conditions apply.

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JustSave fees



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

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- FREE**
- Stop orders from your transactional account
 - In-app notifications
 - 1 free cash deposit per month at a Nedbank ATM⁽³⁾
 - 1 free statement via a Nedbank ATM per month⁽³⁾
 - Digital interaccount transfers
 - Digital statements – past 3 months
 - Digital tax certificates – current tax year
-
- R0,50**
- Send proof of payment (SMS/email – digital channels)
 - Resend proof of payment (SMS/email – digital channels)
 - Receive eNotes (SMS notifications)
-
- R1**
- PayShap: Pay to a ShapID (less than R100 is free)⁽⁴⁾
-
- R2**
- Cash deposits at Nedbank ATMs (R2 per R100 or part thereof)
 - Point-of-sale balance enquiries
 - Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof)⁽¹⁾
-
- R7,50**
- PayShap: Pay to account⁽⁴⁾
-
- R10**
- Card purchases/swipes
 - Payments via digital channels⁽⁴⁾
 - Prepaid data, airtime or electricity purchases
 - Declined transactions at a point-of-sale device
 - Balance enquiries at an international bank's ATM⁽²⁾
 - Instant payments (less than R3 000)⁽⁴⁾
 - LOTTO purchases
 - Prepaid data, airtime and electricity purchases at another bank's ATM
 - Balance enquiries at another bank's ATM
 - Point-of-sale withdrawals at participating retailers⁽¹⁾
 - Digital statements – per statement older than 3 months
 - Digital tax certificates – previous tax years
 - Statements via Nedbank ATMs– first statement free per month⁽³⁾
-
- R20**
- Cash withdrawals at Nedbank ATMs (R20 per R1 000 or part thereof)
 - Cash withdrawals at another bank's ATM (R20 + R20 per R1 000 or part thereof)
 - Pay to a cellphone number (R1 to R5 000)⁽⁴⁾
 - Declined transactions at another bank's ATM
-
- R24**
- Branch balance enquiries
-
- R40**
- Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R40 per page
 - Statements via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement (past 3 months)
 - Statements 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
-
- R49**
- Instant payments over R3 000⁽⁴⁾
-
- R100**
- Card replacement at self-service terminals (lost, stolen or damaged cards)
 - Branch withdrawals and deposits (R100 per R1 000 or part thereof)
 - Cash withdrawals at an international bank's ATM (R100 + R2,65 per R100 or part thereof)⁽²⁾
 - Cash withdrawal at international point-of-sale devices
-
- R150**
- Card replacement at a branch (lost, stolen or damaged cards)
 - Request for a copy of a transaction voucher (local and international)
-
- R200**
- Branch payments and interaccount transfers

Notes

- ¹ This deposit fee applies only at Boxer stores. Deposits at other retailers where the cash-at-tillpoint service is offered will be subject to their terms and conditions and fees.
 - ² 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 money from your card overseas using an international bank's ATM for the rand equivalent of R500, the fee will be R10.
 - ³ '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.
 - ⁴ Always make sure you choose the most cost-effective payment option to meet your needs. Instant payments take 30 minutes to clear and are more expensive when you transfer a larger amount. Consider using PayShap or Pay to cellphone if you need to pay immediately. If there is no rush, rather opt for a normal EFT payment.
- * Please note that your transaction list shows the fees for all transactions done in the current billing cycle.

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 immediately on **0800 110 929**.

To view the terms and conditions applicable to each product featured in this pricing guide, please visit nedbank.co.za.

All fees quoted include VAT and are effective until 31 December 2024.

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