



# 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

You don't need 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 for 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.

<b>FREE</b>	<ul style="list-style-type: none"><li>• Stop orders from your transactional account</li><li>• In-app notifications</li><li>• 1 free cash deposit per month at a Nedbank ATM <sup>(3)</sup></li></ul>	<ul style="list-style-type: none"><li>• Digital interaccount transfers</li><li>• Digital statements – (past 3 months)</li><li>• Digital tax certificates – (current tax year)</li></ul>
<b>R0,50</b>	<ul style="list-style-type: none"><li>• Send proof of payment (by SMS, email or digital channels)</li><li>• eNotes (SMS notifications)</li></ul>	
<b>R1</b>	<ul style="list-style-type: none"><li>• PayShap: Pay to a ShapID (payments less than R100 are free) <sup>(4)</sup></li></ul>	
<b>R2</b>	<ul style="list-style-type: none"><li>• Cash deposits at Nedbank ATMs (R2 per R100 or part thereof) <sup>(5)</sup></li><li>• Point-of-sale balance enquiries</li><li>• Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof) <sup>(3)(5)</sup></li></ul>	
<b>R10</b>	<ul style="list-style-type: none"><li>• Card purchases</li><li>• Payments via digital channels (EFT) <sup>(4)</sup></li><li>• Instant payments (less than R3 000) <sup>(4)</sup></li><li>• PayShap: Pay to account <sup>(4)</sup></li><li>• Prepaid data, airtime or electricity purchases via digital channels</li></ul>	<ul style="list-style-type: none"><li>• LOTTO tickets</li><li>• Declined transactions at a point-of-sale device due to insufficient funds</li><li>• Point-of-sale withdrawals at participating retailers <sup>(4)</sup></li></ul>
<b>R11</b>	<ul style="list-style-type: none"><li>• Pay to cellphone number - R11 per R1 000 or part thereof <sup>(5)</sup></li><li>• Digital statements – (per statement older than 3 months)</li><li>• Digital tax certificates – (previous tax years)</li><li>• Transaction listing via Nedbank ATMs</li></ul>	<ul style="list-style-type: none"><li>• Prepaid purchases (data, airtime, electricity) at another bank's ATM (Saswitch)</li><li>• Balance enquiry at another bank's ATM (Saswitch)</li><li>• Balance enquiry at an international bank's ATM</li></ul>
<b>R20</b>	<ul style="list-style-type: none"><li>• Cash withdrawals at a Nedbank ATM (R20 per R1 000 or part thereof) <sup>(5)</sup></li><li>• Cash withdrawals at another bank's ATM (Saswitch) - (R20 + R20 per R1 000 or part thereof) <sup>(5)</sup></li><li>• Declined transactions at another bank's ATM (Saswitch)</li></ul>	
<b>R26</b>	<ul style="list-style-type: none"><li>• Branch balance enquiries</li></ul>	
<b>R30</b>	<ul style="list-style-type: none"><li>• Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R30 per page</li></ul>	
<b>R40</b>	<ul style="list-style-type: none"><li>• Statements via a Nedbank ATM (Intelligent Depositor ATM statements)</li></ul>	
<b>R50</b>	<ul style="list-style-type: none"><li>• Instant payments over R3 000 <sup>(4)</sup></li><li>• Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement</li><li>• Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current and previous tax years</li></ul>	
<b>R65</b>	<ul style="list-style-type: none"><li>• Cash withdrawal at international point-of-sale</li><li>• Cash withdrawals at an international bank's ATM <sup>(2)</sup> - (R65 + R2,75 per R100 or part thereof) <sup>(5)</sup></li></ul>	
<b>R100</b>	<ul style="list-style-type: none"><li>• Card replacement at self-service kiosks</li><li>• Branch withdrawals and deposits (R100 per R1 000 or part thereof) <sup>(5)</sup></li></ul>	
<b>R160</b>	<ul style="list-style-type: none"><li>• Card replacement at a branch (lost, stolen or damaged cards)</li><li>• Instant issue of a card at a branch (lost, stolen, damaged)</li></ul>	
<b>R200</b>	<ul style="list-style-type: none"><li>• Branch payments and interaccount transfers</li></ul>	

## 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 payment via a normal EFT.
  - 5 If the fee is "R10 per R100 or part thereof" you pay: R10 for every R100 and/or R10 for any amount less than R100. e.g. R 250 deposit will cost R30.
- \* 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](https://nedbank.co.za).

All fees quoted include VAT and will apply until 31 December 2025.

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