Nedbank Private Clients

Private Account Fees



Effective from 1 January 2025.

We may change any fee, cost or charge at any time after we have given you reasonable notice.

Type of transaction/fee/interest	ransaction/fee/interest Notes Fees (including VAT at 15%)		
		Private Bundle Account	Private Pay-as-you-use Account
Minimum opening deposit			
Minimum opening deposit		RO	RO
Minimum monthly balance		···-	
Minimum monthly balance that you must maintain		R0	RO
Annual fees		_	
Visa Electron/Maestro debit card service fee Debit card service fee		Free Free	R196
		riee	K190
Monthly fees			
Account maintenance fee		D.450	P100
Established Private Clients	10	R450	R180
Young Private Clients	8	R225	R180
eNotes Calf conting banking Cubecription	2	Free	R12
Self-service banking: Subscription	2	Free	Free
Debit card: Nedbank Greenbacks linkage fee Private Clients credit card service fee		Free	R32
		Free Free	R125 R35
Credit card: Credit facility fee		1 free debit and credit card; thereafter	1 free debit and credit card: thereafter
Secondary card fees			
		R60 per card per month	R60 per card per month
Overdraft fees			
		R165 plus 10% of the limit above	R165 plus 10% of the limit above
Initiation fee		R1 000, up to a maximum of R1 207.50	R1 000, up to a maximum of R1 207.50
Monthly overdraft fee	7	R69	R69
Monthly overdraft fee	<u> </u>	NOS	1103
Transaction fees			
Deposits			
Electronic deposit		Free	Free
Cash deposit			
At a Na diagraph was ab		R10 plus R2.40 per R100 or part	R10 plus R2.40 per R100 or part
– At a Nedbank branch		thereof	thereof
		First R40 000 free per billing cycle;	
- At a Nedbank Intelligent Depositor ATM	1	thereafter R5 plus R1.20 per R100 or	R5 plus R1.20 per R100 or part thereof
		part thereof	
- At a participating retailer	3	R19.95 per R5 000 or part thereof	R19.95 per R5 000 or part thereof
- At a Boxer store		R2 per R100 or part thereof	R2 per R100 or part thereof
Cash withdrawals		N2 per N100 or part thereor	N2 per N100 or part thereor
At a participating retailer	3	Free	Free
At a participating retailer, combined with a purchase at		1100	1100
the store	3	Free	R2
At a Nedbank ATM		Free	R2.75 per R100 or part thereof
At another bank's ATM			R12 plus R2.75 per R100 or part thereof
At a branch		N12 plus N2.73 per N100 or part thereof	NIZ plas NZ.73 per NIGO of part thereof
- Debit card withdrawal		R100 plus R2.40 per R100 or part	R100 plus R2.40 per R100 or part
At another bank's self-service device		R15	R15
At an international ATM		R65 plus R2.75 per R100 or part	R65 plus R2.75 per R100 or part
Electronic payments			
With Cellphone Banking (*120*001#)		Free	Free
Debit order (internal)		Free	R1
On Nedbank Online Banking or the Money app		Free	R7.80
Via self-service kiosks		Free	R7.80
Stop order		Free	R13
Debit order (external)		Free	R13
Payment notifications	6		
- SMS		Free	R0.50
- Email		Free	R0.50
- Fax		Free	R30
Instant-payment fee		D10	D10
- Less than or equal to R3 000		R10	R10
- More than R3 000		R50	R50



Transaction foca			
Transaction fees Electronic payments			
PayShap – payment to a ShapID			
- Less than or equal to R100		Free	Free
- More than R100		R1	R1
PayShap - Payment to an account		R10	R10
Payments at a branch			
To a Nedbank account		R200	R200
To an account at another bank		R200	R200
Interaccount transfers			
With Cellphone Banking (*120*001#)		Free	Free
On Nedbank Online Banking		Free	Free
At a Nedbank ATM		Free	Free
On the Money app		Free	Free
Autotransfer: Processing fee		Free	R18
At a branch		Free	R200
Debit card charges			
Purchase at a tillpoint	11	Free	Free
Fuel purchase		Free	Free
Personal card delivery Card replacement for		Free Free	Free R160
Card replacement fee Request for a copy of a transaction voucher		1166	UIOO
- Local		R175 per voucher	R175 per voucher
- International		R215 per voucher	R215 per voucher
International currency conversion fee	4	2.3% of the transaction value	2.3% of the transaction value
Balance enquiries	•	2.070 of the transaction value	2.570 Or the transaction value
With Cellphone Banking (*120*001#)		Free	Free
On Nedbank Online Banking		Free	Free
On the Money app		Free	Free
At a Nedbank ATM		Free	Free
At a branch		Free	R26
At another bank's ATM		R11	R11
At another bank's self-service device		R11	R11
At a tillpoint		R2	R2
Statements and transaction lists			
Statement per month	1,5		
- At a branch or via the contact centre		R50	R50
- Nedbank Online Banking or the Money app		Free	Free
- Nedbank Intelligent Depositor ATM or a self-service		R40	R40
kiosk			
Statement per month older than 3 months	1,5		
- At a branch or via the contact centre		R50	R50
- Nedbank Online Banking or the Money app		Free	R11
- Nedbank Intelligent Depositor ATM or a self-service		R40	R40
kiosk			
Transaction list per page		200	200
- At a branch or via the contact centre		R30	R30
- Nedbank Online Banking or the Money app	1	Free	Free
Ministatement from a Nedbank ATM	1	Free	R11
Copy of a deposit slip at a branch Prepaid purchases and top-ups		R50	R50
		Fron	R1.50
Airtime and data Electricity		Free Free	R1.50
Lotto tickets		R2	R2
Licence disc renewal		R10	R10
Traffic fine payments		R1	R1
At another bank's ATM		R11	R11
Other charges			· · · · · · · · · · · · · · · · · · ·
No-funds Alert		R10 per SMS	R10 per SMS
Pay to a cellphone number	9	R11 per R1 000	R11 per R1 000
Certificate of balance		R26	R26
Tax certificate – current year			
- At a branch or via the contact centre		R50	R50
- Nedbank Online Banking or the Money app		Free	Free
Tax certificate – prior years (per certificate)			
- At a branch or via the contact centre		R50	R50
- Nedbank Online Banking or the Money app		R11	R11
Set-up, change and cancellation of a stop order		Free	Free
Archived deposit slip on Nedbank Online Banking		Free	Free



Denied transaction at another bank's ATM R11 R11 Denied transaction at another bank's self-service device R11 R11 Denied transaction at a point-of-sale device R10 R10 Disputed debit order - Necbank Online Banking or the Money app R5 R5 At a branch or via the contact centre R40 R40 Archived deposit slip or statement > 90 days obtained R50 Beposit book R88 R88 Stop-payment instruction - Nedbank Online Banking or the Money app R5 R5 R5 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R75 R75 - At a branch or via the contact centre R78 R78 - R78 - Preparation of security documents R250 R250 - Unpaid payment due to insufficient money R30 R30 - R36 - R36 - R37 - R38 - R38 - R98	Transaction fees			
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agreement	Copy of an amortisation schedule for asset-based finance	D70	D70	
200	agreement	к/8	к/8	
Visa letter R26 R26	Visa letter	R26	R26	

For information on global fees, please refer to the Forex fee schedule or contact your private banker.

Notes

- 1 A billing cycle runs from the fourth-last business day of the month to the fifth-last business day of the following month. Your statement will show the fees for all the transactions that you have made in the previous billing cycle. In other words, you are billed 1 month in arrears.
- 2 Includes Nedbank Online Banking and Cellphone Banking.
- 3 These fees apply at all stores where cash is offered, for example Shoprite, Pick n Pay and Score.
- 4 This fee applies to all transactions done through a foreign merchant and is calculated at 2.3% of the transaction value. For example, if you swipe your card abroad for R1 000, the fee will be R23.
- $5\ We\ will\ send\ you\ 1\ free\ statement\ per\ billing\ cycle\ for\ current\ accounts.\ Statements\ for\ savings\ accounts\ are\ available\ on\ request\ at\ a\ fee.$
- 6 We can send payment notifications to third parties, but will charge a fee for each notification.
- 7 While prescribed by the National Credit Act, facility fees may differ for internal banking segments.
- 8 For Young Private Clients younger than 30 years with at least a 4-year degree (or NQF 8 equivalent) from an institution approved by the South Africa Qualifications Authority. The fee will change to R450 in the first billing cycle after your 30th birthday.
- $9\,Send\,money\,quickly\,and\,securely\,to\,any\,South\,African\,cellphone\,number.$
- 10 If you are 55 or older and have a Private Bundle Account, you will receive a rebate if you keep a total average daily credit balance of R300 000 or more across your savings, investment and/or Money Market products:
 - $\cdot\,55$ to 64 years: 30% of the monthly maintenance fee
 - $\cdot\,65$ to 74 years: 40% of the monthly maintenance fee
 - $\cdot\,75$ years or older: 50% of the monthly maintenance fee

Rebates are paid into your account at the end of every billing cycle. Rebates are limited to 1 Private Bundle Account per client per billing cycle.

 $11\,\mbox{This}$ includes card and contactless payments.

For more information, call us on 0800 55 22 22.

Nedbank Ltd Reg No 1951/000009/06. Licensed financial services and registered credit provider (NCRCP16).