

## Private ONE Bundles

Effective from 1 January 2023.

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

Type of transaction/fee/interest	Notes	Fees (including VAT at 15%)
<b>Private ONE Bundle Accounts</b>		
<b>Minimum opening deposit</b>		
Minimum opening deposit		R0
<b>Minimum monthly balance</b>		
Minimum monthly balance that you must maintain		R0
<b>Annual fees</b>		
Visa Electron/Maestro debit card service fee		Free
Cheque card service fee		Free
Garage cheque card		Free
<b>Monthly fees</b>		
American Express® Platinum Charge Card		R490
Account maintenance fee		
Private ONE Bundle Account	10,11	R400
Young Private ONE Bundle Account	8,11	R200
eNotes		Free
Self-service banking: Subscription fee	2	Free
Cheque card: Nedbank Greenbacks linkage fee		Free
<b>Credit facility fees</b>		
Initiation fee		Free
Monthly credit facility fee	7	Free
<b>Credit and debit interest</b>		
Credit interest	12	0,75% per year
Debit interest	13	Up to 40 days' interest-free credit on point-of-sale transactions
<b>Transaction fees</b>		
<b>Deposits</b>		
Electronic deposit		Free
Cash deposit:		
– At a Nedbank ATM or branch		R11,35 plus R2,10 per R100 or part thereof
– At a Nedbank Intelligent Depositor ATM	1	First R40 000 free per billing cycle; thereafter R5,68 plus R1,05 per R100 or part thereof
– At a participating retailer's tillpoint	3	R19,95 per R5 000 or part thereof
<b>Cash withdrawals</b>		
At a participating retailer's tillpoint	3	Free
At a participating retailer's tillpoint, combined with a purchase at the store.	3	Free
At a Nedbank ATM		Free
At another bank's ATM		R12 plus R2,50 per R100 or part thereof
At a branch		
– Debit or cheque card withdrawal		R80 plus R2,10 per R100 or part thereof
At another bank's self-service device		R15
At an international ATM		R60 plus R2,50 per R100 or part thereof



<b>Transaction fees</b>		
<b>Electronic payments</b>		
With Cellphone Banking (*120*001#)		Free
Debit order (internal)		Free
On Nedbank Online Banking		Free
On the Nedbank Money app		Free
Stop order		Free
Debit order (external)		Free
Payment notifications:	6	
– SMS		Free
– Email		Free
– Fax		Free
Instant-payment fee:		
– Less than or equal to R3 000		R10
– More than R3 000		R49
<b>Payments at a branch</b>		
To a Nedbank account		R200
To an account at another bank		R200
<b>Interaccount transfers</b>		
With Cellphone Banking (*120*001#)		Free
On Nedbank Online Banking		Free
At a Nedbank ATM		Free
On the Nedbank Money app		Free
Autotransfer: Processing fee		Free
At a branch		Free
<b>Cheque and debit card charges</b>		
Purchase at a tillpoint	14	Free
Fuel purchase		Free
Personal card delivery		Free
Card replacement fee		Free
Request for a copy of a transaction voucher:		
– Local		R165 per voucher
– International		R200 per voucher
International currency conversion fee	4	2% of the transaction value
<b>Balance enquiries</b>		
With Cellphone Banking (*120*001#)		Free
On Nedbank Online Banking		Free
On the Nedbank Money app		Free
At a Nedbank ATM		Free
At a branch		Free
At another bank's ATM		R10
At another bank's self-service device		R10
At a tillpoint		R2
<b>Statements and transaction lists</b>		
Statement per month:	1,5	
– At a branch or via the contact centre		R40
– Nedbank Online Banking or the Money app		Free
– Nedbank Intelligent Depositor ATM		R20
Statement per month older than three months:	1	
– At a branch or via the contact centre		R40
– Nedbank Online Banking or the Money app		Free
– Nedbank Intelligent Depositor ATM		R20



## Transaction fees

### Statements and transaction lists

Transaction list per page:

– At a branch or via the contact centre	R40
– Nedbank Online Banking or the Money app	Free
Mini statement from a Nedbank ATM	1 Free
Copy of a deposit slip at a branch	R40

### Prepaid purchases and top-ups

Airtime and data	Free
Electricity	Free
Lotto tickets	R2
At another bank's ATM	R10

### Other charges

No-funds Alert	R10 per SMS
Pay to a cellphone number	9 R10
Certificate of balance	R380
Tax certificate – current year:	
– At a branch or via the contact centre	R40
– Nedbank Online Banking or the Money app	Free
Tax certificate – prior years (per certificate):	
– At a branch or via the contact centre	R40
– Nedbank Online Banking or the Money app	R10
Set-up, change and cancellation of a stop order	Free
Archived image of a deposit slip on Nedbank Online Banking	Free
Denied transaction at another bank's ATM	R10
Denied transaction at another bank's self-service device	R10
Denied transaction at a point-of-sale device	R8,50
Disputed debit order:	
– Nedbank Online Banking or the Money app	R5
– At a branch or via the contact centre	R35
Archived image of a deposit slip or statement > 90 days obtained from a branch	R40
Deposit book	R69
Stop-payment instruction	R72
Letter of authority	R67
Preparation of security documents	R220
Unpaid payment due to insufficient money	R35
Cash deposit correction fee	R107
Change to a mandate	R31
Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000	R1 272
Copy of an asset-based finance agreement	R65
Copy of a bond agreement	R65
Copy of a residential home loan agreement	R65



## Transaction fees

### Other charges

Copy of an e-NaTIS document	R65
Account confirmation letter	R22
Confirmation of a signatories letter	R22
Cross-border letter	R65
Copy of an amortisation schedule for asset-based finance agreement	R65
Visa letter	R22

### 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 one month in arrear.

2 Includes Nedbank Online Banking and Cellphone Banking.

3 These fees apply at all stores where cash at a tillpoint is offered, for example Shoprite, Pick n Pay, Score and Boxer.

4 This fee applies to all transactions done through a foreign merchant and is calculated at 2% of the transaction value. For example, if you swipe your card overseas for R500, the fee will be R10.

5 We will send you one free statement per billing cycle for current account products. Statements for savings accounts are available on request at a fee.

6 We can send payment notifications to third parties, but we 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 four-year degree (or NQF 8 equivalent) from an institution approved by the South African Qualifications Authority. Pricing will change to R400 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 ONE 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:

- Between 55 and 64 years: 30% of the monthly maintenance fee
- Between 65 and 74 years: 40% of the monthly maintenance fee
- 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 one Private ONE Bundle Account per client per billing cycle.

11 A compulsory minimum credit limit of R2 000 and R10 000 needs to be maintained to qualify for the Young Private ONE Bundle Account and Private ONE Bundle Account respectively. If you do not, we will convert the account to a Private Bundle Account or a Young Private Bundle Account.

12 Credit interest will accrue daily and be credited to the account monthly.

13 You qualify for a debit interest rebate on point-of-sale transactions if you settle the debit balance within 10 days of the end of the billing cycle.

14 This includes card and contactless payments.

**We are committed to making our fees simple, transparent and easy to understand. That is why we use plain language in all our documents.**

**For help, call the Nedbank Contact Centre on 0860 555 222 during office hours.**

**The Nedbank Bank Fees Calculator is an easy-to-use online tool to help you calculate the fees that apply to your specific account. You can also compare your current fees with those of other Nedbank products, as well as with fees that other South African banks charge.**

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

