



# 2026

## Everyday banking pricing guide

**For products no longer sold.**

All fees quoted include VAT and are effective from 1 January 2026 to 31 December 2026.

Contents



see money differently

**NEDBANK**

# Welcome

## to our handy pricing brochure for 2026.

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.



### Questions?

Call us on **0800 555 111**

Our consultants will answer all your questions about fees.



## Contents

### Current accounts

- Nedbank Pay-as-you-use
- Savvy Plus
- Savvy Bundle
- Nedbank4me Account
- Unlocked.Me
- Nedbank Optimum Account
- Money Market Investment Account
- N-5000 Account
- Nedbank current account
- Ke Yona Bundle Account
- Nedbank Everyday
- Transactor
- Go Banking

### Savings and investments

- Savings deposit
- Market Trader
- Accumulator
- Grow

### Tips

### Notes

Continued over

# Nedbank Pay-as-you-use Account

**R8 monthly maintenance fee<sup>(2)</sup>**

## You get the following for free:

- Gold debit card.
- Card purchases.
- PayShap: Pay to ShapID
- Stop orders.
- Interaccount transfers and balance enquiries via self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R13 per R1000 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order fee (internal)	R4	-	-
Debit order fee (external)	R4	-	-
Stop order fee	<b>Free</b>	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

## Nedbank Pay-as-you-use Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R0.50 per SMS	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R10 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

Nedbank Pay-as-you-use Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R42 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for a copy of a 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 and tips](#)

[Notes](#)

# Savvy Plus Account

**R120 monthly maintenance fee<sup>(2)</sup>**

## You get the following for free\*:

- A Gold debit card.
- Card purchases.
- PayShap: Pay to ShapID.
- In-app notifications.
- Cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>.
- Cash withdrawals of up to R3 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Cash deposits of up to R3 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Debit and stop orders.
- Digital interaccount transfers and digital third-party payments.

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

\*Free means included in your account bundle.



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	<b>Free</b>	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	<b>Free</b>	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	<b>Free</b>	-	-
Debit order (external)	<b>Free</b>	-	-
Stop order	<b>Free</b>	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

## Savvy Plus Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R0.50 per SMS	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

Savvy Plus Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R42 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for a copy of a 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 and tips

Notes

# Savvy Bundle Account

**R250 monthly maintenance fee<sup>(2)</sup>**

## You get the following:

- A Nedbank Platinum Credit Card (R0 Monthly maintenance and credit facility fees)\*\*.
- R30 discount on monthly overdraft facility fees\*\*.
- Nedbank Greenbacks membership.
- 12 domestic airport lounge visits (per year)\*\*\*.

## Plus, all of this for free\*:

- Card purchases.
- PayShap: Pay to ShapID.
- Cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>.
- Cash withdrawals of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Cash deposits of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Debit and stop orders.
- Digital interaccount transfers and digital third-party payments.
- In-app notifications.

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

\*Free means it's included in your account bundle.

\*\*Subject to a full credit assessment and approval.

\*\*\*Subject to a minimum monthly spend of R4 000. The terms and conditions are available [here](#).



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	<b>Free</b>	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	<b>Free</b>	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	<b>Free</b>	-	-
Debit order (external)	<b>Free</b>	-	-
Stop order	<b>Free</b>	-	-
Stop-payment fee	R5	-	R50

Continued over

[Home](#)

## Savvy Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Card transaction fees</b>			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R0.50 per SMS	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	Free	-	-
Email	Free	-	-
Fax	Free	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	Free	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	Free	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160

Continued over

Savvy Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Face-to-face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			Free
Additional (secondary) card			R47 per month(4)
Overdraft facility fee			R39 per month(4)
Request for a copy of a 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 and tips

Notes

# Nedbank4Me Account

**R0 monthly maintenance fees**

## You get the following for free:

- Card purchases.
- PayShap: Pay to ShapID.
- Stop orders.
- Interaccount transfers and balance enquiries via self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R13 per R1000 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>		
PayShap: Pay to account	R10		
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R4	-	-
Debit order (external)	R4	-	-
Stop order	<b>Free</b>	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	<b>Free</b>	-	-

Continued over

## Nedbank4Me Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R10 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Additional (secondary) card			R42 per month <sup>(4)</sup>
Request for a copy of a 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 and tips](#)

[Notes](#)

# Unlocked.Me

**R8 monthly maintenance fee<sup>(2)</sup>**

## You get the following for free:

- A Gold debit card.
- Card purchases.
- PayShap: Pay to ShapID.
- Stop orders.
- Interaccount transfers and balance enquiries via self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R13 per R1 000 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order fee (internal)	R4	-	-
Debit order fee (external)	R4	-	-
Stop order fee	<b>Free</b>	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-

Continued over

## Unlocked.Me (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Notification fees</b>			
eNotes SMS notifications	R0.50 per SMS	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R10 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year



### Digital channels include the:

Money app, Online Banking and Cellphone Banking (\*120\*001#).

[Click to view additional information and tips](#)

[Notes](#)

Continued over

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R42 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for a copy of a 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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# Nedbank Optimum Account

**R57 monthly maintenance fee<sup>(2)</sup>**

**By maintaining a minimum balance of R10 000 in any Nedbank Fixed-deposit or Notice Deposit Account every month, you get the following:**

- No monthly fee.
- Two free branch cash withdrawals.
- 50% off on branch cash deposit fees.

**Plus, all of this for free\*:**

- Card purchases.
- PayShap: Pay to ShapID.
- Cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>.
- Cash withdrawals of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Cash deposits of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Account payments (including debit and stop orders), interaccount transfers and balance enquiries via self-service channels.

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

\*Free means it's included in your account bundle.



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM(Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50

Continued over

## Nedbank Optimum Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Card transaction fees</b>			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	Free	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160

Continued over

Nedbank Optimum Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Face-to-face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R35 per month(4)
Additional (secondary) card			R47 per month(4)
Overdraft facility fee			R69 per month(4)
Request for a copy of a 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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# Money Market Investment Account

**R57 monthly maintenance fee<sup>(2)</sup>**

By maintaining a minimum balance of R20 000 or more you get:

- No monthly fee.

Plus, all of this for free:

- Card purchases.
- PayShap: Pay to ShapID.
- Account payments (including debit and stop orders), interaccount transfers and balance enquiries via self-service channels\*\*.

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

\*\*Debit transactions must be R500 or more to qualify.

Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(8)</sup>		R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-

Continued over

## Money Market Investment Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle thereafter R12	R30 per page
<b>Statement fees</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R47 per month <sup>(4)</sup>
Request for a copy of a 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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# N-5000 Account

**R80 monthly maintenance fee<sup>(2)</sup>**

By maintaining a minimum balance of R50 000 or more each month<sup>(4)</sup>, you get the following:

- No monthly fee.
- 50% off on cash deposit fees at a participating retailers' point-of-sale device<sup>(1)</sup>.

**Plus, all of this for free:**

- Card purchases.
- PayShap: Pay to ShapID.
- Cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>.
- Cash deposits of up to R4 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service channels\*\*.

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

\*\*Debit transactions must be R500 or more to qualify.



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R75
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

## N-5000 Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>†</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

N-5000 Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R47 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for a copy of a 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

# Nedbank current account

**R57 monthly maintenance fee<sup>(2)</sup>**

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R7	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	R3.50	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	<b>Free</b>	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-

Continued over

## Nedbank current Account (continued)

Transaction fees	Digital	ATM/Card	Branch
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices		R2	
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	-	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R47 per month <sup>(4)</sup>
Overdraft facility fee			R69 per month <sup>(4)</sup>
Request for a copy of a 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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Continued over

# Ke Yona Bundle Account R90 monthly maintenance fee<sup>(2)</sup>

## You get the following:

- Your first 10 Nedbank transactions included in the monthly fee. These include external debit orders, digital payments on Online banking or the Money app.
- R2 000 funeral cover.

## Plus, all of this for free\*:

- Card purchases.
- PayShap: Pay to ShapID.
- Internal debit orders.
- Cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>.
- Cash withdrawals of up to R3 000 at a Nedbank ATM (per month)<sup>(4)</sup>.
- Cash deposits of up to R3 000 at a Nedbank ATM (per month)<sup>(4)</sup>.

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

\*Free means it's included in your account bundle.



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	<b>Free</b>	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	<b>Free</b>	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

## Ke Yona Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R0.50 per SMS	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

Ke Yona Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R47 per month <sup>(4)</sup>
Request for a copy of a 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 and tips

Notes

# Nedbank Everyday Account

**R170 monthly maintenance fee<sup>(2)</sup>**

## You get the following:

- A R30 monthly rebate (to qualify, you must pay the monthly instalment on your Nedbank credit card and Nedbank home loan via debit order).

## Plus, all of this for free\*:

- Card purchases.
- PayShap: Pay to ShapID.
- Internal and external debit and stop orders.
- Cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>.
- Interaccount transfers and payments via self-service channels.
- Four cash withdrawals at a Nedbank ATM (per month)<sup>(4)</sup>.

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

\*Free means it's included in your account bundle.



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	<b>Free</b>	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	<b>Free</b>	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
License renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	<b>Free</b>	-	-
Debit order (external)	<b>Free</b>	-	-
Stop order	<b>Free</b>	-	-
Stop-payment fee	R5	-	R50

Continued over

[Home](#)

## Nedbank Everyday Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Card transaction fees</b>			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R0.50 per SMS	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R22	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

Nedbank Everyday Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R47 per month <sup>(4)</sup>
Request for a copy of a 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

# Transactor Account

**R57 monthly maintenance fee<sup>(2)</sup>**

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
License renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-

Continued over

## Transactor Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R47 per month <sup>(4)</sup>
Request for a copy of a 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](#)

Continued over

# Go Banking Account

**R57 monthly maintenance fee<sup>(2)</sup>**

By maintaining a minimum balance of R5 000 or more each month<sup>(4)</sup>, you get:

- No monthly fee.

Plus, all of this for free:

- Card purchases.
- PayShap: Pay to ShapID.
- Cash withdrawals at participating retailers' point-of-sale devices<sup>(1)</sup>.
- Account payments, including debit and stop orders, interaccount transfers and balance enquiries via self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay to cellphone number (Send iMali) <sup>(8)</sup>	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
License renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

[Home](#)

## Go Banking Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at ATM of another bank (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) three months	Free	R50	R60
Per statement older than three months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
Honouring fee per item	Free	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

Go Banking Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month(4)
Additional (secondary) card			R47 per month(4)
Request for a copy of a 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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# Savings Deposit Account

**R57 monthly maintenance fee<sup>(2)</sup>**

By maintaining a minimum balance of R5 000 or more each month<sup>(4)</sup>, you get:

- No monthly fee.

Plus, all of this for free:

- Card purchases.
- PayShap: Pay to ShapID.
- Account payments, interaccount transfers and balance enquiries via self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
License renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

## Savings Deposit Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160

Continued over

Savings Deposit Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Face-to-face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription			R35 per month(4)
Additional (secondary) card			R47 per month(4)
Request for a copy of a 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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# Market Trader Account

**R57 monthly maintenance fee<sup>(2)</sup>**

By maintaining a minimum balance of R10 000 or more each month<sup>(4)</sup>, you get:

- No monthly fee.

Plus, all of this for free:

- Card purchases.
- PayShap: Pay to ShapID.
- Account payments, interaccount transfers and balance enquiries via self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account.	R10	-	-
Traffic fines	R2	-	-
License renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R6	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

## Market Trader Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

Market Trader Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month(4)
Additional (secondary) card			R47 per month(4)
Request for a copy of a 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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# ► Accumulator Account

## R0 monthly maintenance fee<sup>(2)</sup>

By maintaining a minimum balance of R10 000 or more each month<sup>(4)</sup>, you get:

- No monthly fee.

Plus, all of this for free:

- Card purchases.
- PayShap: Pay to ShapID.
- Account payments, interaccount transfers and balance enquiries via self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices		R65	
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R6	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-

Continued over

## Accumulator Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year

Continued over

Accumulator Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month(4)
Additional (secondary) card			R47 per month(4)
Request for a copy of a 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 and tips](#)

[Notes](#)

# Grow Account

**R0 monthly maintenance fee<sup>(2)</sup>**

By maintaining a minimum balance of R5 000 or more each month<sup>(4)</sup>, you get the following for free:

- Card purchases.
- PayShap: Pay to ShapID.
- Account payments, interaccount transfers and balance enquiries at self-service channels.

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



Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank <sup>(7)(8)</sup>	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices <sup>(1)(8)</sup>	-	R2 per R100 or part thereof	-
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices <sup>(1)</sup>	-	R2	-
Nedbank <sup>(8)</sup>	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch) <sup>(8)</sup>	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM <sup>(3)(8)</sup>	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices		R65	
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	<b>Free</b>	<b>Free</b>	R200
To another bank account	R2.50	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali) <sup>(8)</sup>	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Debit and stop orders</b>			
Debit order (internal)	R6	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
<b>Card transaction fees</b>			
Debit card purchase	-	<b>Free</b>	-
Garage card purchases	-	R3.50	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-
Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-
LOTTO purchase	R2	R2	-
<b>Notification fees</b>			
eNotes SMS notifications	R12.50 per month	-	-

Continued over

## Grow Account (continued)

Transaction fees	Digital	ATM/Card	Branch
<b>Notification of payment on Nedbank Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert <sup>(6)</sup>	R10 per SMS	-	-
<b>Balance enquiry fees</b>			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM <sup>(3)</sup>	-	R12	-
Point-of-sale devices	-	R2	-
<b>Transaction lists</b>			
Per billing cycle <sup>(4)</sup>	Free	1 x free per billing cycle, thereafter R12	R30 per page
<b>Statement fees (bank-certified)</b>			
Per statement (latest) 3 months	Free	R50	R60
Per statement older than 3 months	R12	R50	R60
Tax certificates (current tax year)	Free	-	R60
Tax certificates (previous tax years)	R12	-	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order <sup>(5)</sup>	R30 per item	-	-
<b>Disputed debit order fee</b>			
Nedbank	R5	-	R50
<b>Card fees</b>			
Cross-border subscription fee			2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>			Up to 2.75%
Card replacement fee (lost, stolen, or damaged card)			R160
Card replacement at self-service kiosk			R100
Instant issue card at a branch (lost, stolen, or damaged card)			R160
Face-to-face card delivery			R170
Garage card service fee			R185 per year
<b>Optional fees</b>			
Greenbacks subscription			R35 per month <sup>(4)</sup>
Additional (secondary) card			R47 per month <sup>(4)</sup>
Request for a copy of a 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 and tips](#)

[Notes](#)



## ► Additional product information and tips

### Transactional products

- Paying to a ShapID is free and perfect for quick payments!
- Kids can now use the Money app to manage their money on their own.
- With Penny Power, your kids can learn financial responsibility with Disney on DStv (channels 303 & 309) or Nedbank's website or YouTube channel.
- Teens and young adults get free career mapping and smart CVs at [moveup.mobi](https://moveup.mobi).
- You can also track your money, savings goals, and spending through MySmartMoney on the Money app.

### eNotes

- Keep track of your spending and spot suspicious transactions with eNotes.
- Why not set up your notifications on the Money app today? Go to [nedbank.co.za](https://nedbank.co.za) today for more information.

[Back to contents menu](#)[Notes](#)

Continued over

## Transactional products

- 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 R70 for non-resident clients.
- 3** An international currency conversion fee of up to 2.75% (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, the fee can be 2.75%, which equals R13.75.
- 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. Your transaction list shows the fees for all transactions done in the previous billing cycle. In other words, you are billed 1 month in arrears.
- 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 SMSs help you avoid an unpaid debit order fee. The SMS informs you 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 pay the debit order.
- 7** Cash deposits made either at a Nedbank ATM or in a branch attract a fee. Save by rather transferring money to your account via EFT.
- 8** If the fee is 'R10 per R1 000 or part thereof' you pay R10 for every R1 000 and/or R10 for any amount less than R1 000. For example, a deposit of R2 500 will cost R30.

## Fraud

Always read your Approve-it messages and other communication carefully, and 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, go to [nedbank.co.za](https://nedbank.co.za).

[Back to contents menu](#)

# Nedbank Contact Centre:

**Telephone:** 0800 555 111

## Complaints

**Telephone:** 0860 444 000

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

## National Financial Ombud Scheme

**Telephone:** 08600 800 900

**WhatsApp:** +27 66 473 0157

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

**Email:** [info@nfosa.co.za](mailto:info@nfosa.co.za)

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