

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.



Welcome

to our handy pricing brochure for 2026.

Nedbank is committed to making its fee structures simple, transparent and easy to understand.

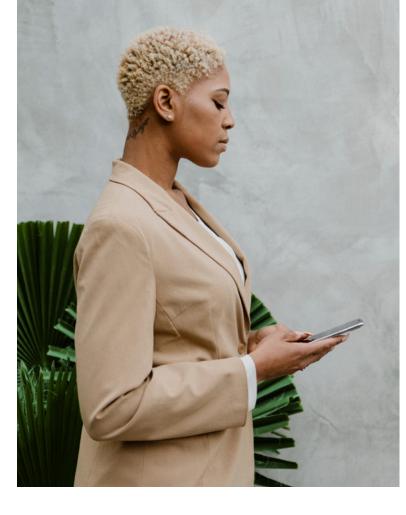
Check whether you still have the right account for your individual needs.



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

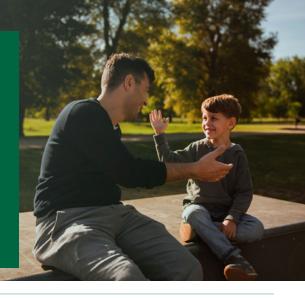
Nedbank Pay-as-you-use Account

R8 monthly maintenance fee⁽²⁾

You get the following for free:
Gold debit card.

- · Card purchases.
- PayShap: Pay to ShapID
- 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



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

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

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R0.50 per SMS	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	У		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order (5)	R10 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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

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

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month (4)
Additional (secondary) card			R42 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#).

Click to view additional information and tips

Savvy Plus Account

R120 monthly maintenance fee⁽²⁾

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(1).
- Cash withdrawals of up to R3 000 at a Nedbank ATM (per month)(4).
- Cash deposits of up to R3 000 at a Nedbank ATM (per month)(4).
- 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
Cash deposit fees			
Nedbank(7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	Free	-
Nedbank(8)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	Free	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali)(8)	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
PayShap: Pay to account	R10		
Traffic fines	R2	-	-
Licence renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R50
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-

Savvy Plus Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R0.50 per SMS	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert (6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	y		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order (5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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

Savvy Plus Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month(4)
Additional (secondary) card			R42 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#).

Click to view additional information and tips

Savvy Bundle Account

R250 monthly maintenance fee⁽²⁾

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

- Card purchases.
- PayShap: Pay to ShapID.
- Cash withdrawals at participating retailers' point-of-sale devices(1). Cash withdrawals of up to R4 000 at a Nedbank ATM (per month)(4).
- Cash deposits of up to R4 000 at a Nedbank ATM (per month)(4).
- 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
Cash deposit fees			
Nedbank(7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	Free	-
Nedbank(8)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	Free	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R50	-	-
Pay-to-cellphone-number (Send iMali)(8)	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R50

Savvy Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R0.50 per SMS	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		1
SMS	Free	-	-
Email	Free	-	-
Fax	Free	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Transaction lists			
Per billing cycle (4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (cross- border transaction fee)(3)			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			R160

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

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
Cash deposit fees			
Nedbank (7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R13 per R1000 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	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)(8)	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	Free		
PayShap: Pay to account	R10		
Traffic fines	R2	-	-
Licence renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	R4	-	-
Debit order (external)	R4	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R50
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	Free	-	- Continued over

Nedbank4Me Account (continued)

No.50	Transaction fees	Digital	ATM/Card	Branch
Email RAO.50	Notification of payment on Nedbank Online Bankin	g or the Money app)	
Fax No-funds Alert (6) R30 -	SMS	R0.50	-	-
No-funds Alert(6) R10 per SMS	Email	R0.50	-	-
Belance enquiry fees Free Free R27 Nedbank Free R2 - Point-of-sale devices - R2 - Another bank's ATM (Saswitch) - R12 - International bank's ATM(3) - R12 - Transaction lists Free 1x free per billing cycle, thereafter R12 R30 per page thereafter R12 Statement fees (bank-certified) Free R50 R60 R60 Per statement (latest) 3 months R12 R50 R60 Tax certificates (brest twn 3 months R12 R50 R60 Tax certificates (current tax year) Free - R60 Tax certificates (previous tax years) R12 - R60 Declined card purchases (due to insufficient money R10 - - Tax certificates (previous tax years) R10 per item - - - Declined card purchases (due to insufficient money R10 per item - -	Fax	R30	-	-
Nedbank Free Free R2 Point-of-sale devices - R2 - Another bank's ATM (Saswitch) - R12 - International bank's ATM (Saswitch) - R12 - International bank's ATM (Saswitch) Free R12 - ***Transaction lists ***Per billing cycle (4) R50 R60 ***Per billing cycle (4) R60 ***Per billing cycle (4) R60 ***Per statement (latest) 3 months R12 R50 R60 ***Per statement (latest) 3 months R12 R12 R12 **	No-funds Alert(6)	R10 per SMS	-	-
Point-of-sale devices - R2 - <td>Balance enquiry fees</td> <td></td> <td></td> <td></td>	Balance enquiry fees			
Another bank's ATM (Saswitch)	Nedbank	Free	Free	R27
International bank's ATM(3) - R12 - Transaction lists Per billing cycle(4) Free 1x free per billing cycle, thereafter R12 R30 per page Statement fees (bank-certified) Free R50 R60 Per statement older than 3 months R12 R50 R60 Tax certificates (current tax year) Free - R60 Tax certificates (current tax year) R12 - R60 Tax certificates (current tax year) R12 - R60 Tax certificates (current tax year) R12 - R60 Pacificates (current tax year) R12 - R60 Pacificates (current tax year) R12 - R60 Pacificates (previous tax years) R12 - R60 Pacificates (previous tax years) R10 - - R10 - - - - - - - - - - - - - -	Point-of-sale devices	-	R2	-
Per billing cycle(4) Per billing cycle(4) Per statement fees (bank-certified) Statement fees (bank-certified) Per statement (latest) 3 months Per statement (latest) 3 months Per statement (latest) 3 months Per statement older than 3 months R12 R50 R60 R60 Tax certificates (current tax year) R12 R60 Tax certificates (previous tax years) R12 R60	Another bank's ATM (Saswitch)	-	R12	-
Pree 1x free per billing cycle, thereafter R12 R30 per page thereafter R12 Statement fees (bank-certified) 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 Declined transaction fees due to insufficient money or an expired card purchases (due to insufficient money or an expired card) R10 - - Another bank's ATM (Saswitch) - R12 - - Another bank's ATM (Saswitch) - R10 per item - - Honouring fee per item Free - - Disputed debit order fee Nedbank R5 - R50 Card fees Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) 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)<	International bank's ATM(3)	-	R12	-
Statement fees (bank-certified) Per statement (latest) 3 months Free R50 R60 R60 Per statement older than 3 months R12 R50 R60 Tax certificates (current tax year) Free - R60 R60 Tax certificates (previous tax years) R12 - R60 R60 Tax certificates (previous tax years) R12 - R10 R10 Peclined transaction fees due to insufficient money or an expired card) R10 - R10 Honouring fee per item Free R10 Honouring fee per item R10 Honouring fee per item	Transaction lists			
Per statement (latest) 3 months R12 R50 R60 Per statement older than 3 months R12 R50 R60 Tax certificates (current tax year) Free - R50 R60 Tax certificates (current tax year) R12 - R60 Tax certificates (previous tax years) R12 - R60 Declined transaction fees due to insufficient moutour United Card purchases (due to insufficient money or an expired card) R10 - Card R10 Pendind debit order (5) R10 per item - R12 - R50 Nedbank R54 M (Saswitch) R10 per item - R60 Nedbank R54 M (Saswitch) R54 R55 R50 Nedbank R55 R50 Nedbank R55 R50 Nedbank R5	Per billing cycle(4)	Free		R30 per page
Per statement older than 3 months R12 R50 R60 Tax certificates (current tax year) Free - R60 Tax certificates (previous tax years) R12 - R60 Tax certificates (previous tax years) R12 - R60 Declined transaction fees due to insufficient money or an expired card) purchases (due to insufficient money or an expired card) Another bank's ATM (Saswitch) - R10 R12 - R12 Another bank's ATM (Saswitch) R10 per item - R10 Honouring fee per item R50 Disputed debit order F6 Nedbank R5 - R50 Card fees Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Instant issue card at a branch (lost, stolen, or damaged card) Face-to-face card delivery Garage card service fee Additional (secondary) card Request for a copy of a transaction voucher:	Statement fees (bank-certified)			
Tax certificates (current tax years) R12 - R60 Tax certificates (previous tax years) R12 - R60 R12	Per statement (latest) 3 months	Free	R50	R60
Tax certificates (previous tax years) R12 - R60 Declined transaction fees due to insufficient money or an expired card purchases (due to insufficient money or an expired card) Free - Another bank's ATM (Saswitch) - R12 - Another bank's ATM (Saswitch) R10 per item - - Honouring fee per item Free - - Disputed debit order fee Nedbank R5 - R50 Card fees Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) 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 R170 Optional fees Additional (secondary) card R42 per month(4) Request for a copy of a transaction voucher: L	Per statement older than 3 months	R12	R50	R60
Nedbank	Tax certificates (current tax year)	Free	-	R60
Nedbank -	Tax certificates (previous tax years)	R12	-	R60
Declined card purchases (due to insufficient money or an expired card) R10 : . Another bank's ATM (Saswitch) - R12 - Unpaid debit order (5) R10 per item Honouring fee per item Free Disputed debit order fee Nedbank R5 - R50 Card fees Cross-border subscription fee 2.5% International currency conversion fee (cross-border transaction fee)(3) 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 Optional fees Additional (secondary) card R42 per month(4) Request for a copy of a transaction voucher:	Declined transaction fees due to insufficient mone	у		
or an expired card) Another bank's ATM (Saswitch) Inpaid debit order (5) R10 per item R110 pe	Nedbank	-	Free	-
Unpaid debit order (5) Honouring fee per item Free		-	R10	-
Honouring fee per item Free	Another bank's ATM (Saswitch)	-	R12	-
Nedbank R5 - R50 Card fees Cross-border subscription fee		R10 per item	-	-
Nedbank R5 - R50 Card fees Cross-border subscription fee	Honouring fee per item	Free	-	-
Card fees Cross-border subscription fee 2.5% International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Card replacement at self-service kiosk Instant issue card at a branch (lost, stolen, or damaged card) Rateo-to-face card delivery Garage card service fee Additional (secondary) card Request for a copy of a transaction voucher:	Disputed debit order fee			
Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Card replacement at self-service kiosk Instant issue card at a branch (lost, stolen, or damaged card) Face-to-face card delivery Garage card service fee Additional (secondary) card Request for a copy of a transaction voucher:	Nedbank	R5	-	R50
International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Card replacement at self-service kiosk Instant issue card at a branch (lost, stolen, or damaged card) Face-to-face card delivery Range card service fee Optional fees Additional (secondary) card Request for a copy of a transaction voucher:	Card fees			
border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Card replacement at self-service kiosk R100 Instant issue card at a branch (lost, stolen, or damaged card) Face-to-face card delivery R170 Garage card service fee R185 per year Optional fees Additional (secondary) card Request for a copy of a transaction voucher:	Cross-border subscription fee			2.5%
Card replacement at self-service kiosk Instant issue card at a branch (lost, stolen, or damaged card) Face-to-face card delivery Raryo Garage card service fee Raryo Optional fees Additional (secondary) card Request for a copy of a transaction voucher:				Up to 2.75%
Instant issue card at a branch (lost, stolen, or damaged card) Face-to-face card delivery Garage card service fee Optional fees Additional (secondary) card Request for a copy of a transaction voucher:	Card replacement fee (lost, stolen, or damaged card)			R160
damaged card) Face-to-face card delivery R170 Garage card service fee R185 per year Optional fees Additional (secondary) card R42 per month(4) Request for a copy of a transaction voucher:	Card replacement at self-service kiosk			R100
Garage card service fee R185 per year Optional fees Additional (secondary) card R42 per month(4) Request for a copy of a transaction voucher:				R160
Optional fees Additional (secondary) card Request for a copy of a transaction voucher: Request for a copy of a transaction voucher:	Face-to-face card delivery			R170
Additional (secondary) card Request for a copy of a transaction voucher: R42 per month(4)	Garage card service fee			R185 per year
Additional (secondary) card Request for a copy of a transaction voucher: R42 per month(4)	Optional fees			
				R42 per month(4)
(local and international) R150 per voucher	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

► Unlocked.Me R8 monthly maintenance fee(2)

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 $\operatorname{brackets}$ after a fee item, click on the number to view the associated disclaimer note.



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

Unlocked.Me (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNotes SMS notifications	R0.50 per SMS	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R10 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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#).

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Unlocked.Me (continued)

Transaction fees	Digital	ATM/Card	Branch
Optional fees			
Greenbacks subscription			R35 per month(4)
Additional (secondary) card			R42 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#).

Click to view additional information and tips

Nedbank Optimum Account

R57 monthly maintenance fee⁽²⁾

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(1).
- · Cash withdrawals of up to R4 000 at a Nedbank ATM (per month)(4).
- Cash deposits of up to R4 000 at a Nedbank ATM (per month)(4).
- 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
Cash deposit fees			
Nedbank(7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM(Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	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)(8)	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
•		-	- R50

Nedbank Optimum Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking	g or the Money ap)	
SMS	R0.50	-	-
Email	R0.50	-	-
-ax	R30	-	-
No-funds Alert (6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
nternational bank's ATM(3)	-	R12	-
Fransaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient money	,		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Jnpaid debit order (5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
nternational currency conversion fee (cross- porder transaction fee)(3)			Up to 2.75%
Pard raplacement for (last stalen or demaged eard)			R160
Card replacement fee (lost, stolen, or damaged card)			
Card replacement at self-service kiosk			R100

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#).

Click to view additional information and tips

Money Market Investment Account

R57 monthly maintenance fee⁽²⁾

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

· No monthly fee.

- · 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
Cash deposit fees			
Nedbank(7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices'(8)		R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	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)(8)	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
Prepaid purchase fees			
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
Notification fees			
eNotes SMS notifications	R12.50 per month	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Point-of-sale devices	-	R2	-
Another bank's ATM (Saswitch)	-	R12	-
nternational bank's ATM(3)	-	R12	-
Transaction lists			
Per billing cycle (4)	Free	1 x free per billing cycle thereafter R12	R30 per page
Statement fees			
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
Declined transaction fees due to insufficient money	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order (5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (cross- border transaction fee)(3)			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
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

N-5000 Account

R80 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R50 000 or more each month(4), you get the

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

Plus, all of this for free:Card purchases.

- PayShap: Pay to ShapID.
- Cash withdrawals at participating retailers' point-of-sale devices(1).
- Cash deposits of up to R4 000 at a Nedbank ATM (per month)(4).
- 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
Cash deposit fees			
Nedbank(7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	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)(8)	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-

N-5000 Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R12.50 per	-	-
	month .		
Notification of payment on Nedbank Online Bankin	g or the Money ap	p	
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (cross- border transaction fee) ^t			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

N-5000 Account (continued)

Transaction fees	Digital	ATM/Card	Branch
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#).

Click to view additional information and tips

Nedbank current account

R57 monthly maintenance fee⁽²⁾



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
Cash deposit fees			
Nedbank(7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(8)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	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)(8)	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
Card transaction fees			
Debit card purchase	-	R3.50	-
Garage card purchases	-	R3.50	-
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banki	ng or the Money app	p	
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
			Continued over

Communication over

Nedbank current Account (continued)

Transaction fees	Digital	ATM/Card	Branch
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees	<u>.</u>		
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices		R2	
Transaction lists			
Per billing cycle(4)	-	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's (Saswitch)	-	R12	-
Unpaid debit order (5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (cross- border transaction fee)(3)			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
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#).

Click to view additional information and tips

Ke Yona Bundle Account

R90 monthly maintenance fee⁽²⁾

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(1).
- · Cash withdrawals of up to R3 000 at a Nedbank ATM (per month)(4).
- · Cash deposits of up to R3 000 at a Nedbank ATM (per month)(4).

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

Ke Yona Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R0.50 per SMS	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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

Ke Yona Bundle Account (continued)

Digital	ATM/Card	Branch
		R35 per month (4)
		R47 per month(4)
		R150 per voucher
	J	



Digital channels include the:Money app, Online Banking and Cellphone Banking (*120*001#).

Click to view additional information and tips

Nedbank Everyday Account

R170 monthly maintenance fee⁽²⁾

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(1).
- Interaccount transfers and payments via self-service channels.
- Four cash withdrawals at a Nedbank ATM (per month)(4).

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

Nedbank Everyday Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R0.50 per SMS	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R22	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Disputed debit order fee			
Disputed debit order fee Nedbank	R5	-	R50
	R5	-	R50
Nedbank	R5	-	R50 2.5%
Nedbank Card fees Cross-border subscription fee International currency conversion fee (cross-	R5	-	
Nedbank Card fees Cross-border subscription fee	R5	-	2.5%
Nedbank Card fees Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card)	R5	-	2.5% Up to 2.75% R160
Nedbank Card fees Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Card replacement at self-service kiosk Instant issue card at a branch (lost, stolen, or	R5	-	2.5% Up to 2.75%
Nedbank Card fees Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Card replacement at self-service kiosk Instant issue card at a branch (lost, stolen, or damaged card)	R5	-	2.5% Up to 2.75% R160 R100 R160
Nedbank Card fees Cross-border subscription fee International currency conversion fee (cross-border transaction fee)(3) Card replacement fee (lost, stolen, or damaged card) Card replacement at self-service kiosk Instant issue card at a branch (lost, stolen, or	R5		2.5% Up to 2.75% R160 R100

Nedbank Everyday Account (continued)

Digital	ATM/Card	Branch
		R35 per month (4)
		R47 per month(4)
		R150 per voucher
	J	



Digital channels include the:Money app, Online Banking and Cellphone Banking (*120*001#).

Click to view additional information and tips

Transactor Account

R57 monthly maintenance fee⁽²⁾



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

Read begosit fees Nedbank(7/8) -	Transaction fees	Digital	ATM/Card	Branch	
Boxer stores' point-of-sale devices (IVI69)	Cash deposit fees				
Cash withdrawal fees Cash withdrawal fees R2 a	Nedbank(7)(8)	-			
Participating retailers' point-of-sale devices (I) R2 R2 R2.85 per R100 or part thereof thereof and thereo	Boxer stores' point-of-sale devices(1)(8)	-		-	
Nedbank(8)	Cash withdrawal fees				
Another bank's ATM (Saswitch)(8) - thereof part thereof part thereof part thereof part thereof International bank's ATM(3)(8) - R65 + R2.85 per R100 or part thereof - International point-of-sale device - R65 + R2.85 per R100 or part thereof - Transfer between your own Nedbank accounts Free Free 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)(8) R12 per R1000 or part thereof - - PayShap: Pay to ShapID Free - - - PayShap: Pay to account R10 - - - Traffic fines R2 - - - License renewals R10 - - - Debit order (internal) R5 - - - Debit order (internal) R12 - - - Stop payment fee	Participating retailers' point-of-sale devices(1)	-	R2	-	
International bank's ATM(3)(8)	Nedbank(8)	-			
International point-of-sale device	Another bank's ATM (Saswitch)(8)	-		-	
Trind-party payment fees Free Free R200 To another bank account R2.50 - R200 Instant payment up to R3 000 R10 - - Instant payment up to R3 000 R50 - - Pay-to-cellphone-number (Send iMall)(8) R12 per R1000 or part thereof - - PayShap: Pay to ShapID Free - - PayShap: Pay to account R10 - - Traffic fines R2 - - License renewals R10 - - Debit order (internal) R5 - - Debit order (external) R12 - - Stop-payment fee R5 - R50 Card transaction fees Debit card purchase - R5 - R50 Prepaid purchase fees Prepaid top-up (data, airtime, and electricity) R150 - - Prepaid top-up at another bank's ATM (Saswitch) - R12 - - </td <td>International bank's ATM(3)(8)</td> <td>-</td> <td></td> <td>-</td>	International bank's ATM(3)(8)	-		-	
Transfer between your own Nedbank accounts Free Free 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)(8) R12 per R1000 or part thereof - - PayShap: Pay to ShapID Free - - PayShap: Pay to account R10 - - Traffic fines R2 - - License renewals R10 - - Debit and stop orders - - - Debit order (internal) R5 - - Debit order (external) R12 - - Stop-payment fee R5 - R50 Card transaction fees R5 - R50 Card transaction fees - R3.50 - Prepaid purchase fees R3.50 - Prepaid top-up at another bank's ATM (Saswitch) - R12	International point-of-sale device	-	R65	-	
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)(B) R12 per R1000 or part thereof - - PayShap: Pay to ShapID Free - - PayShap: Pay to account R10 - - Traffic fines R2 - - License renewals R10 - - Debit and stop orders R10 - - Debit order (internal) R5 - - Debit order (external) R12 - - Stop-payment fee R12 - R5 Card transaction fees R5 - R5 Debit card purchase - R3.50 - Carge card purchases - R3.50 - Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - Prepaid top-up at another bank's ATM (Saswitch)	Third-party payment fees				
Instant payment up to R3 000 R10 - - Instant payment over R3 000 R50 - - Pay-to-cellphone-number (Send iMali)(e) R12 per R1000 or part thereof - - PayShap: Pay to ShapID Free - - PayShap: Pay to account R10 - - Traffic fines R2 - - License renewals R10 - - Debit and stop orders - - - Debit order (internal) R5 - - - Stop order R12 - - - Stop-payment fee R5 - R5 - R5 Card transaction fees - R5 - R5 - R5 Debit card purchase - R3.50 - - - Garage card purchase - R1.50 R1.50 - - Prepaid top-up at another bank's ATM (Saswitch) - R12 - - <	Transfer between your own Nedbank accounts	Free	Free	R200	
Instant payment over R3 000 R50 - - Pay-to-cellphone-number (Send iMali)(8) R12 per R1000 or part thereof - PayShap: Pay to ShapID Free - - PayShap: Pay to account R10 - - Traffic fines R2 - - License renewals R10 - - Debit and stop orders Use the renewals - - - Debit order (internal) R5 - - Pobit order (external) R12 - - Stop order R12 - - Stop-payment fee R5 - R50 Card transaction fees Prepaid purchase - Free - Garage card purchases - R3.50 - Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - Prepaid top-up at another bank's ATM (Saswitch) - R2 R2 - <td cols<="" td=""><td>To another bank account</td><td>R2.50</td><td>-</td><td>R200</td></td>	<td>To another bank account</td> <td>R2.50</td> <td>-</td> <td>R200</td>	To another bank account	R2.50	-	R200
Pay-to-cellphone-number (Send iMali) (8) R12 per R1000 or part thereof - PayShap: Pay to ShapID Free - PayShap: Pay to account R10 - Traffic fines R2 - License renewals R10 - Debit and stop orders Uebit order (Internal) R5 - - Debit order (external) R12 - - Stop order R12 - R50 Stop-payment fee R5 - R50 Card transaction fees Debit card purchase - Free - Garage card purchases - R2.50 - 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 - R0tification fees eNotes SMS notifications R12.50 per month - - Notification of payment on Nedbank Online	Instant payment up to R3 000	R10	-	-	
PayShap: Pay to ShapID Free - - PayShap: Pay to account R10 - - Traffic fines R2 - - License renewals R10 - - Debit and stop orders - - Debit order (internal) R5 - - Debit order (external) R12 - - Stop order R12 - - Stop-payment fee R5 - R50 Card transaction fees - R5 - R50 Card purchase - R5 - - - Debit card purchase - R5 - - - - Garage card purchases - R3.50 - - - - Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - - - - - - - - - - - - - - -	Instant payment over R3 000	R50	-	-	
PayShap: Pay to account R10 - - Traffic fines R2 - - License renewals R10 - - Debit and stop orders Use to order (internal) R5 - - Debit order (external) R12 - - Stop order R12 - - Stop-payment fee R5 - R50 Card transaction fees Debit card purchase - Free - Garage card purchases - R3.50 - Prepaid purchase fees 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 - Notification fees eNotes SMS notifications R12.50 per month - - Notification of payment on Nedbank Online Banking or the Money app	Pay-to-cellphone-number (Send iMali)(8)		-	-	
Traffic fines R2 - - License renewals R10 - - Debit and stop orders - - Debit order (internal) R5 - - Debit order (external) R12 - - Stop order R12 - - R50 Card transaction fees Debit card purchase - Free - R50 Card transaction fees Garage card purchases - R3.50 - - Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - R12 - Prepaid top-up (data, airtime, and electricity) R1.50 R1.20 - - Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - - - LOTTO purchase R2 R2 R2 - - - - - - - - Notification of payment on Nedbank Online Bankirs or the Money app -	PayShap: Pay to ShapID	Free	-	-	
License renewals R10 - - Debit and stop orders Debit order (internal) R5 - - Debit order (external) R12 - - Stop order R12 - - Stop-payment fee R5 - R50 Card transaction fees Debit card purchase - Free - Garage card purchases - R3.50 - 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 - R0tification fees eNotes SMS notifications R12.50 per month - - Notification of payment on Nedbank Online Bankins or the Money app SMS R0.50 - -	PayShap: Pay to account	R10	-	-	
Debit and stop orders Debit order (internal) R5	Traffic fines	R2	-	-	
Debit order (internal) R5 - - Debit order (external) R12 - - Stop order R12 - - Stop-payment fee R5 - R50 Card transaction fees Debit card purchase - Free - Garage card purchases - R3.50 - Prepaid purchase fees 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 - Notification fees eNotes SMS notifications R12.50 per month - - Notification of payment on Nedbank Online Banking or the Money app SMS R0.50 - -	License renewals	R10	-	-	
Debit order (external) R12 - - Stop order R12 - - Stop-payment fee R5 - R50 Card transaction fees Debit card purchase Pebit card purchase - Free - Garage card purchases - R3.50 - Prepaid purchase fees 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 - Notification fees eNotes SMS notifications R12.50 per month - - Notification of payment on Nedbank Online Banking or the Money app SMS R0.50 - -	Debit and stop orders				
Stop order R12 - R50 Stop-payment fee R5 - R50 Card transaction fees Debit card purchase - Free - R3.50 - R3.50 - R70 Prepaid purchase fees Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - R12 - R12 - R12 LOTTO purchase R2 R2 R2 - Notification fees eNotes SMS notifications R12.50 per month R12 Notification of payment on Nedbank Online Banking or the Money app SMS R0.50	Debit order (internal)	R5	-	-	
Stop-payment feeR5-R50Card transaction feesDebit card purchase-Free-Garage card purchases-R3.50-Prepaid purchase feesPrepaid top-up (data, airtime, and electricity)R1.50R1.50-Prepaid top-up at another bank's ATM (Saswitch)-R12-LOTTO purchaseR2R2-Notification feeseNotes SMS notificationsR12.50 per monthNotification of payment on Nedbank Online Banking or the Money appSMSR0.50	Debit order (external)	R12	-	-	
Card transaction fees Debit card purchase - Free - R3.50 - R3.50 - Prepaid purchase fees Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - R12 - R2 R2 R2 - Notification fees eNotes SMS notifications R12.50 per month R12.50 per month R12.50 per month R12.50 per month	Stop order	R12	-	-	
Debit card purchase Garage card purchases - R3.50 - R3.50 - Prepaid purchase fees Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - R12 - Prepaid top-up at another bank's ATM (Saswitch) - R12 - R2 LOTTO purchase R2 R2 - R2 Notification fees eNotes SMS notifications R12.50 per month	Stop-payment fee	R5	-	R50	
Garage card purchases - R3.50 - Prepaid purchase fees Prepaid top-up (data, airtime, and electricity) R1.50 R1.50 - R12 - R2 R2 - R2 Notification fees eNotes SMS notifications R12.50 per month	Card transaction fees				
Prepaid purchase fees 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 - Notification fees eNotes SMS notifications R12.50 per month Notification of payment on Nedbank Online Banking or the Money app SMS R0.50	Debit card purchase	-	Free	-	
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 - Notification fees eNotes SMS notifications R12.50 per month Notification of payment on Nedbank Online Banking or the Money app SMS R0.50	Garage card purchases	-	R3.50	-	
Prepaid top-up at another bank's ATM (Saswitch) - R12 - LOTTO purchase R2 R2 - Notification fees eNotes SMS notifications R12.50 per month Notification of payment on Nedbank Online Banking or the Money app SMS R0.50	Prepaid purchase fees				
LOTTO purchase R2 R2 - Notification fees eNotes SMS notifications R12.50 per month - - Notification of payment on Nedbank Online Banking or the Money app SMS R0.50 - -	Prepaid top-up (data, airtime, and electricity)	R1.50	R1.50	-	
LOTTO purchase R2 R2 - Notification fees eNotes SMS notifications R12.50 per month - - Notification of payment on Nedbank Online Banking or the Money app SMS R0.50 - -	Prepaid top-up at another bank's ATM (Saswitch)	-	R12	-	
eNotes SMS notifications R12.50 per month Notification of payment on Nedbank Online Banking or the Money app SMS R0.50	LOTTO purchase	R2	R2	-	
Notification of payment on Nedbank Online Banking or the Money app SMS R0.50	Notification fees				
SMS R0.50	eNotes SMS notifications	R12.50 per month	-	-	
SMS R0.50	Notification of payment on Nedbank Online Banki	ng or the Money app			
	SMS	R0.50	-	-	
			-	-	

Transactor Account (continued)

Townsellongs	Distri	ATNA/OI	Duranah
Transaction fees	Digital	ATM/Card	Branch
Fax No fundo Alort (6)	R30	-	-
No-funds Alert(6)	R10 per SMS	<u>-</u>	<u>-</u>
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order (5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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
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

Go Banking Account

R57 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R5 000 or more each month(4), 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(1).
- 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
Cash deposit fees			
Nedbank(7)(8)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Boxer stores' point-of-sale devices(1)(8)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices (1)	-	R2	-
Nedbank(8)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(8)	-	R12 + R2.85 per R100 or part thereof	-
International bank's ATM(3)(8)	-	R65 + R2.85 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	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)(8)	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
PayShap: Pay to account	R10	-	-
Traffic fines	R2	-	-
License renewals	R10	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Stop-payment fee	R5	-	R50
Card transaction fees			
Debit card purchase	-	Free	-
Garage card purchases	-	R3.50	-

Go Banking Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R12.50 per month	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert (6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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
-			-

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#).

Click to view additional information and tips

Savings Deposit Account

R57 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R5 000 or more each month $^{(4)}$, 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.



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

Savings Deposit Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R12.50 per month	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	y		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (cross- border transaction fee)(3)			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

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#).

Click to view additional information and tips

Market Trader Account

R57 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R10 000 or more each month(4), 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.



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

Market Trader Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R12.50 per month	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert (6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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

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#).

Click to view additional information and tips

Accumulator Account

R0 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R10 000 or more each month $^{(4)}$, 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.



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

Accumulator Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Prepaid purchase fees			
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	-
Notification fees			
eNotes SMS notifications	R12.50 per month	-	-
Notification of payment on Nedbank Online Bankin	g or the Money app		
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert(6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (cross- border transaction fee)(3)			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

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

Grow Account

R0 monthly maintenance fee⁽²⁾

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By maintaining a minimum balance of R5 000 or more each month $^{(4)}$, you get the following for free:

- · Card purchases.
- · PayShap: Pay to ShapID.

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• Account payments, interaccount transfers and balance enquiries at self-service channels.



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

Grow Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Bankin	g or the Money app)	
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
No-funds Alert (6)	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R27
Another bank's ATM (Saswitch)	-	R12	-
International bank's ATM(3)	-	R12	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle(4)	Free	1 x free per billing cycle, thereafter R12	R30 per page
Statement fees (bank-certified)			
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
Declined transaction fees due to insufficient mone	у		
Nedbank	-	Free	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(5)	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R50
Card fees			
Cross-border subscription fee			2.5%
International currency conversion fee (crossborder transaction fee)(3)			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
Optional fees			
Greenbacks subscription			R35 per month(4)
			R47 per month(4)
Additional (secondary) card			K47 per monun
Additional (secondary) card Request for a copy of a transaction voucher:			K47 per monun-7



Digital channels include the:

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

Click to view additional information and tips

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.
 - 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 today for more information.

Back to contents menu

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 and 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 arrear.
- 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.

Back to contents menu

Nedbank Contact Centre:

Telephone: 0800 555 111

Complaints

Telephone: 0860 444 000

Email: clientfeedback@nedbank.co.za

National Financial Ombud Scheme

Telephone: 08600 800 900 **WhatsApp:** +27 66 473 0157

Website: nfosa.co.za

Email: info@nfosa.co.za