



# 2026

## Everyday banking pricing guide

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.



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# MiGoals

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

**MiGoals4Kids:** Kids under 18 pay no monthly maintenance fees.

**You get the following:**

- 50% discount at Nu Metro.

**Plus, all this for free:**

- A Gold debit card.
- MyPocket accounts.
- Card purchases.
- Digital interaccount transfers.
- PayShap: Pay to ShapID.
- Stop orders.
- In-app notifications.
- Digital statements (latest 3 months).
- Digital tax certificates (current tax year).

**Kids also get the following for free:**

- eNotes (SMS notifications) and in-app notifications.
- Deposits of up to R1 000 at Nedbank ATMs (per month)<sup>(4)</sup>.
- Declined card purchases due to insufficient money.
- Access to Penny Power financial literacy education.

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



## Transaction fees

### R0.50

eNotes (SMS notifications)

Send proof of payment (SMS – digital channels)

Send proof of payment (email – digital channels)

### R1

Payments via digital channels (EFT)

Prepaid data or airtime purchases via digital channels

Electricity purchases via digital channels

Point-of-sale withdrawals at participating retailers<sup>(1)</sup>

Point-of-sale balance enquiries

### R2

Cash deposits at Nedbank ATMs (R2 per R100 or part thereof)<sup>(27)</sup>

Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof)<sup>(1)(27)</sup>

LOTTO tickets

Traffic fines

### R4

Debit orders (internal and external)

### R5

Disputed debit order fee – self-service (digital channels)

Stop payment – digital channels

### R10

**PayShap: Pay to account.**

**Instant payments**

No-funds Alert<sup>(6)</sup>

Unpaid debit order<sup>(5)</sup>

**Declined card purchases (due to insufficient money or an expired card)**

Licence renewals

### R12

Cash withdrawals at Nedbank ATMs (R12 per R1 000 or part thereof)<sup>(27)</sup>

**Cash withdrawals at another bank's ATM (Saswitch) - (R12 + R12 per R1 000 or part thereof)<sup>(27)</sup>**

Pay-to-cellphone-number (Send iMali) - (R12 per R1 000 or part thereof)<sup>(27)</sup>

Continued over

## MiGoals (continued)

### Transaction fees

Digital statements – per statement older than 3 months  
Digital tax certificates – previous tax years  
Transaction listing via Nedbank ATMs  
Prepaid purchases (data, airtime, and electricity) at another bank's ATM (Saswitch)  
Balance enquiry at another bank's ATM (Saswitch)  
Balance enquiry at an international bank's ATM  
Declined transaction at another bank's ATM (Saswitch)

### R30

Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R30 per page

### R50

Statements via Nedbank ATMs (IDATM statements)  
Disputed debit order fee – Nedbank-assisted channels (branch and Nedbank Contact Centre)  
Stop payment – Nedbank-assisted channels (branch and Nedbank Contact Centre)  
Branch balance enquiries

### R100

#### Branch withdrawals and deposits (R100 per R1 000 or part thereof)<sup>(27)</sup>

Statements via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement  
Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current and previous tax years  
Card replacement at self-service kiosks  
Card replacement in-branch (lost, stolen, or damaged card)  
Instant issue of a card at a branch (lost, stolen, or damaged card)  
Branch payments and interaccount transfers

### Other fees

Cross-border subscription fee	2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>	Up to 2.75%
Garage card purchase	R3.50
Send proof of payment (fax)	R30
Cash withdrawals at an international bank's ATM <sup>(3)(27)</sup>	R65 + R2.85 per R100 or part thereof
Cash withdrawal at an international point of sale	R65
Face-to-face card delivery	R170

### Optional fees

Greenbacks subscription	R35 per month <sup>(4)</sup>
Additional (secondary) card	R42 per month <sup>(4)</sup>
Overdraft facility	R69 per month <sup>(4)</sup>
Garage card service fee	R185 per year
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](#)

# ▶ MiGoals Plus

**R99 monthly maintenance fee<sup>(2)</sup>**

If you are **55 and older**, you pay a monthly maintenance fee of only **R49.50**. If you **maintain a minimum daily balance of R20 000 in your account**, we'll refund your full maintenance fee in the following month.

If you are between **18 and 26**, you pay a monthly maintenance fee of only **R49.50**.

#### You get the following:

- 25c cashback in Greenbacks for ever litre of fuel at bp.
- 50% discount at Nu Metro.

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

- A Platinum debit card.
- Greenbacks membership.
- MyPocket accounts.
- Card purchases.
- Digital payments (EFT) and inter-account transfers.
- PayShap: Pay to ShapID.
- Debit and stop orders.
- Data, airtime and electricity purchases on digital channels.
- Point-of-sale withdrawals at participating retailers<sup>(1)</sup>.

- Withdrawals of up to R2 000 at Nedbank ATMs (per month)<sup>(4)</sup>.
- Deposits of up to R2 000 at Nedbank ATMs (per month)<sup>(4)</sup>.
- In-app notifications.
- 1 x free pay-to-cellphone-number (Send iMali) transaction per month<sup>(4)</sup>.
- Sending proof of payments.
- Point-of-sale balance enquiries.
- Digital statements (latest 3 months).
- Digital tax certificates (current tax year).

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

### R0.50

eNotes (SMS notifications)

### R2

\*Cash deposits at Nedbank ATMs (R2 per R100 or part thereof)<sup>(27)</sup>

Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof)<sup>(1)(27)</sup>

LOTTO tickets

Traffic fines

\*R2 per R100 or part thereof will apply when you exceed the R2 000 monthly limit

### R5

Disputed debit order fee – self-service (digital channels)

Stop payment – digital channels

### R10

**PayShap: Pay to account**

**Instant payments**

No-funds Alert<sup>(6)</sup>

**Declined card purchases (due to insufficient money or an expired card)**

Licence renewals

### R12

\*Cash withdrawals at Nedbank ATMs (R12 per R1 000 or part thereof)<sup>(27)</sup>

**Cash withdrawals at another bank's ATM (Saswitch) (R12 + R12 per R1 000 or part thereof)<sup>(27)</sup>**

Pay-to-cellphone-number (Send iMali) (R12 per R1 000 or part thereof)<sup>(27)</sup>

Digital statements – per statement older than 3 months

Digital tax certificates – previous tax years

Transaction listing via Nedbank ATMs

Continued over



## MiGoals Plus (continued)

### Transaction fees

Prepaid purchases (data, airtime, and electricity) at another bank's ATM (Saswitch)

Balance enquiry at another bank's ATM (Saswitch)

Balance enquiry at an international bank's ATM<sup>(3)</sup>

Declined transaction at another bank's ATM (Saswitch)

\* R12 per R1 000 or part thereof will apply if you exceed R2 000 monthly limit

### R30

Unpaid debit order<sup>(5)</sup>

Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R30 per page

### R50

Statements via Nedbank ATMs (IDATM statements)

Disputed debit order fee – Nedbank-assisted channels (branch and Nedbank Contact Centre)

Stop payment – Nedbank-assisted channels (branch and Nedbank Contact Centre)

Branch balance enquiries

### R100

#### Branch withdrawals and deposits (R100 per R1 000 or part thereof)<sup>(27)</sup>

Statements via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement

Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current and previous tax years

Card replacement at self-service kiosks

Card replacement in-branch (lost, stolen, or damaged card)

Instant issue of a card at a branch (lost, stolen, or damaged card)

Branch payments and interaccount transfers

### Other fees

Cross-border subscription fee	2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>	Up to 2.75%
Garage card purchase	R3.50
Cash withdrawal at an international bank's ATM <sup>(3)(27)</sup>	R65 + R2.85 per R100 or part thereof
Cash withdrawal at an international point-of-sale	R65
Face-to-face card delivery	R170

### Optional fees

Additional (secondary) card	R47 per month <sup>(4)</sup>
Overdraft facility	R69 per month <sup>(4)</sup>
Garage card service	R185 per year
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](#)

# ▶ MiGoals Premium

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

If you are **55 and older**, you will pay a monthly maintenance fee of only **R125**. If you **maintain a minimum daily balance of R20 000 in your account**, we'll refund your full maintenance fee the following month.

If you are between **18 and 26**, you will pay a monthly maintenance fee of only **R125**.

## You get the following:

- A MiGoals Premium Credit Card with R0 monthly maintenance or credit facility fees\*\*.
- R30 discount on monthly overdraft facility fees\*\*.
- 12 domestic airport lounge visits (per year)\*\*\*.
- Access to the 24/7 Premium Banking Desk.
- 25c cashback in Greenbacks for every litre of fuel at bp.
- 50% discount at Nu Metro.

## Plus, all this for free\*:

- Greenbacks membership.
- MyPocket accounts.
- Card purchases.
- Digital payments (EFTs) and interaccount transfers.
- PayShap: Pay to ShapID.
- Debit and stop orders.
- 2 x free pay-to-cellphone-number (Send iMali) transactions per month<sup>(4)</sup>.
- Data, airtime and electricity purchases on digital channels.

- Point-of-sale withdrawals at participating retailers<sup>(1)</sup>.
- Withdrawals of up to R4 000 at Nedbank ATMs (per month)<sup>(4)</sup>.
- Deposits of up to R4 000 at Nedbank ATMs (per month)<sup>(4)</sup>.
- Digital statements (latest and previous months).
- Digital tax certificates (latest and previous tax years).
- In-app notifications.
- Sending proof of payments.
- Point-of-sale balance enquiry.
- Point-of-sale deposits at Boxer stores<sup>(1)</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.

\*\*Subject to full credit assessment and approval

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



## Transaction fees

### R0.50

eNotes (SMS notifications)

### R2

\*Cash deposits at Nedbank ATMs (R2 per R100 or part thereof)<sup>(27)</sup>

LOTTO purchases

Traffic fines

\*R2 per R100 or part thereof will apply if you exceed the R4 000 monthly limit

### R5

Disputed debit order fee – self-service (digital channels)

Stop payment – digital channels

### R10

**PayShap: Pay to account**

**Instant payments**

No-funds Alert<sup>(6)</sup>

**Declined card purchases (due to insufficient money or an expired card)**

Licence renewals

### R12

\*Cash withdrawals at Nedbank ATMs (R12 per R1 000 or part thereof)<sup>(27)</sup>

**Cash withdrawals at another bank's ATM (Saswitch) (R12 + R12 per R1 000 or part thereof)<sup>(27)</sup>**

Continued over

<b>Transaction fees</b>	
Pay-to-cellphone-number (Send iMali) - R12 per R1 000 or part thereof <sup>(27)</sup>	
Transaction listing via Nedbank ATMs	
Prepaid purchases (data, airtime, and electricity) at another bank's ATM (Saswitch)	
Balance enquiry at another bank's ATM (Saswitch)	
Balance enquiry at an international bank's ATM <sup>(3)</sup>	
Declined transaction at another bank's ATM (Saswitch)	
<small>* R12 per R1 000 or part thereof will apply if you exceed the R4 000 monthly limit</small>	
<b>R30</b>	
Unpaid debit order <sup>(5)</sup>	
Transaction listing via Nedbank-assisted channels (branch or Nedbank Contact Centre) – R30 per page	
<b>R50</b>	
Statements via Nedbank ATMs (IDATM statements)	
Disputed debit order fee – Nedbank-assisted channels (branch and Nedbank Contact Centre)	
Stop payment – Nedbank-assisted channels (branch and Nedbank Contact Centre)	
Branch balance enquiries	
<b>R100</b>	
<b>Branch withdrawals and deposits (R100 per R1 000 or part thereof)<sup>(27)</sup></b>	
Statements via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement	
Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current and previous tax years	
Card replacement at self-service kiosks	
Card replacement in-branch (lost, stolen, or damaged card)	
Instant issue of a card at a branch (lost, stolen, or damaged card)	
Branch payments and interaccount transfers.	
<b>Other fees</b>	
Cross-border subscription fee	2.5%
International currency conversion fee (cross-border transaction fee) <sup>(3)</sup>	Up to 2.75%
Garage card purchase	R3.50
Cash withdrawals at an international bank's ATM <sup>(3)(27)</sup>	R65 + R2.85 per R100 or part thereof
International point-of-sale withdrawal	R65
Face-to-face card delivery	R170
<b>Optional fees</b>	
Overdraft facility	R39 per month <sup>(4)</sup>
Additional (secondary) card	R47 per month <sup>(4)</sup>
Garage card service fee	R185 per year
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](#)

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



# Nedbank Credit Cards

Where there is a **bold number** in brackets after a fee item, click on the number to view the notes section.



Monthly fees	Maintenance fee	Credit facility service fee(7)	Additional card fee (per month)	Rewards linkage fee
<b>Nedbank Credit Cards in Market</b>				
New Nedbank Gold	R42	R23	R42	R35
Nedbank Platinum	R75	R35	R47	<b>Free</b>
MiGoals Premium	<b>Free</b>	<b>Free</b>	R47	<b>Free</b>
<b>Nedbank Credit Cards no longer sold*</b>				
Dezign	R42	R23	Not applicable	Not applicable
Go Banking	R42	R23	Not applicable	Not applicable
Nedbank Classic	R42	R23	R42	R35
Nedbank Gold	R42	R23	R42	R35
Garage card	R90	R30	R90	Not applicable
Nedbank Platinum (before 13 July 2024)	R75	R35	R47	R35
<b>American Express® Credit Cards in market</b>				
American Express Gold	R120	R25	1 x free, thereafter R47	<b>Free</b>
American Express Platinum	R499	R36	1 x free, thereafter R63	<b>Free</b>
<b>American Express Charge Cards*</b>				
American Express Blue	R120	R25	R42	<b>Free</b>
American Express Gold	R120	R25	1 x free, thereafter R47	<b>Free</b>
American Express Green	R120	R25	1 x free, thereafter R47	<b>Free</b>
American Express Platinum	R120	R25	1 x free, thereafter R47	<b>Free</b>
<b>SAA Voyager Credit Cards (Maintenance fees charged monthly)</b>				
SAA Voyager Classic*	R47	R25	1 x free, thereafter R42	<b>Free</b>
SAA Voyager Gold	R68	R31	1 x free, thereafter R42	<b>Free</b>
SAA Voyager Premium	R193	R36	1 x free, thereafter R47	<b>Free</b>

\*These products are no longer available to new cardholders.

Transaction fees	Digital	ATM/Card	Branch
<b>Cash deposit fees</b>			
Nedbank(26)(27)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
<b>Cash withdrawal fees</b>			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank(27)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof

Continued over

[Home](#)

## Nedbank Credit Cards (continued)

Another bank's ATM (Saswitch)(27)	-	R12 + R2.85 per R100 or part thereof	-
An International bank's ATM(10)(27)	-	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
<b>To another bank account</b>	R10	-	R200
Pay-to-cellphone-number (Send iMali)(27)	R12 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID	<b>Free</b>	-	-
<b>PayShap: Pay to account</b>	R10	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Purchases and top-ups</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	-
Fuel purchase (applicable to Garage Cards only)	-	R3.50	-
<b>Notification of payment on Online Banking or the Money app</b>			
SMS	R0.50	-	-
Email	R0.50	-	-
Fax	R30	-	-
<b>Balance enquiry fees</b>			
Nedbank	<b>Free</b>	<b>Free</b>	R27
Point-of-sale devices		R2	
Another bank's ATM (Saswitch)	-	R12	-
An International bank's ATM(10)	-	R12	-
<b>Statement fees</b>			
Nedbank	<b>Free</b>	<b>Free</b>	R60
<b>Declined transaction fees due to insufficient money</b>			
Nedbank	-	<b>Free</b>	-
Declined card purchases (due to insufficient money or an expired card)	-	R10	-
Another bank's ATM (Saswitch)	-	R12	-
Unpaid debit order(13)	R30 per item	-	-
<b>Disputed transaction fees</b>			
Incorrectly disputed transaction	-	-	-
- Local	-	-	R175
- International	-	-	R215
<b>Other service fees</b>			
Tracing fee			Up to R410
Face-to-face card delivery (if applicable)(11)			R170

Continued over

Nedbank Credit Cards (continued)

Garage Card service fee	R185 per year
Same-day card delivery	R450
Card replacement fee (lost, stolen, or damaged card)(12)	R160
Cross-border subscription fee	2.5%
International currency conversion (cross-border transaction fee)(10)	Up to 2.75%
Once-off initiation fee(8)	Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219



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

**Click** to view additional information and tips

Notes



▶

# Personal loans

**You can do the following:**

- Apply for a loan of up to R400 000 with repayment options of up to 84 months at the best possible interest rate we can offer you.
- Consolidate your existing debt into 1 loan with 1 monthly payment at a fixed interest rate, which gives you better control of your money. You can even apply for extra cash if you need it.

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



Personal loans fees	
Initiation fee	R165 plus 10% of the limit above R1 000 up to a maximum of R1 207.50
Monthly admin fee	R69
Maximum interest rate	Prime interest rate + 17.5%
Loan amounts	R2 000 to R400 000
Repayment terms	6 to 84 months
Cash deposit at a Nedbank ATM or branch <b>(26)(27)</b>	<b>Free</b>



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

- Click to view additional information and tips
- Notes

# Overdraft

An overdraft is a flexible credit facility of up to **R250 000**, conveniently linked to your transactional account, giving you access to extra money when you need it.

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



## Overdraft

Initiation fee	15% of the initial limit up to a maximum of R175
Monthly facility fee	R69
Maximum interest rate	Prime interest rate + 10.5%
Facility amounts	R500 to R250 000

### Notes:

- You must have a Nedbank transactional account into which your salary is paid.



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

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

[Notes](#)

# ▶ Short-term loans

With a short-term loan you can access small amounts of money over short periods, ensuring that you have access to the cash you need when you need it most.

- A short-term loan has competitive pricing with an **initiation fee of only 8% of the loan amount and no additional costs.**
- You must have a Nedbank transactional account into which your salary is paid.

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



## Short-term loan fees

Initiation fee	8% of the loan amount
Monthly service fee	<b>Free</b>
Interest rate	Not applicable
Loan amounts	R250 to R6 000
Repayment terms	Next salary date

### Notes:

- You must have a Nedbank transactional account into which your salary is paid.



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

**Click** to view additional information and tips

Notes



# ▶ Student loans

You can get a student loan to fund your studies and cover the costs of tuition, accommodation and certain study-related equipment. Nedbank rewards students who get good grades by discounting their interest rates.

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



## Student loan fees

Initiation fee	R75.67
Monthly service fee	Free
Maximum interest rate	Prime interest rate + 10.5%
Loan amounts	Up to R400 000
Repayment terms	18 months for every year of study
Cash deposit at a Nedbank ATM or branch(26)(27)	Free

### Notes:

- Your guarantor (the person giving security for the loan) must have a Nedbank transactional account into which their salary is paid.



### Digital channels include the:

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

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

[Notes](#)

# Home loans

- First-time home buyers may get a home loan of up to 109% of the property value to cover the bond and transfer costs.
- You could get up to R20 000 cash back if you apply online at [nedbank.co.za/homeloans](https://nedbank.co.za/homeloans).

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



## Initiation fee

New loans and further loans R6 037\*

\*You can choose to pay the fee upfront or you may add it to your loan amount (subject to our credit policy). Remember, if you include it in your loan amount, it will attract interest.

## Monthly service fee

This fee covers the cost of maintaining your home loan account and is included in your monthly instalment. R69

## Transactional fees

Cash deposit at a Nedbank branch**(26)(27)** R100 + R2.85 per R100 or part thereof\*

\*We charge a fee for cash deposits into your home loan account.



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

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[Notes](#)

# ► JustSave Account

**Saving just became simpler with a JustSave Account. It's a fuss-free way to save.**

**JustSave is a everyday savings account, offering competitive interest rates, immediate access to your money, an optional card, and limited transactional capability that will complement your everyday transactional account.**

## Benefits

- No monthly maintenance fees.
- Competitive interest rates.
- Immediate access to your money.
- Initial investment of only R50 required.

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



## Free

Stop orders from your transactional account  
In-app notifications  
1 x free cash deposit per month at a Nedbank ATM<sup>(23)</sup>  
Digital interaccount transfers  
Digital statements – (past 3 months)  
Digital tax certificates – (current tax year)  
PayShap: Pay to ShapID<sup>(24)</sup>

## R0.50

Send proof of payment (by SMS, email or digital channels)  
eNotes (SMS notifications)

## R2

Cash deposits at Nedbank ATMs (R2 per R100 or part thereof)<sup>(25)</sup>  
Point-of-sale balance enquiries  
Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof)<sup>(21)(25)</sup>  
Traffic fines

## R10

Card purchases  
Payments via digital channels (EFT)<sup>(24)</sup>  
**Instant payments (less than R3 000)**<sup>(24)</sup>  
**PayShap: Pay to account**<sup>(24)</sup>  
Prepaid data, airtime or electricity purchases via digital channels  
LOTTO tickets  
**Declined card purchases (due to insufficient money or an expired card)**  
Point-of-sale withdrawals at participating retailers<sup>(21)</sup>  
Licence renewals

## R12

Pay-to-cellphone-number (Send iMali) - R12 per R1 000 or part thereof<sup>(25)</sup>  
Digital statements – (per statement older than 3 months)  
Digital tax certificates – (previous tax years)

Continued over



JustSave Account (continued)

- Transaction listing via Nedbank ATMs
- Prepaid purchases (data, airtime, and electricity) at another bank’s ATM (Saswitch)
- Balance enquiry at another bank’s ATM (Saswitch)
- Balance enquiry at an international bank’s ATM

R20

- Cash withdrawals at a Nedbank ATM (R20 per R1 000 or part thereof)(25)
- Cash withdrawals at another bank’s ATM (Saswitch) - (R20 + R20 per R1 000 or part thereof)(25)**
- Declined transactions at another bank’s ATM (Saswitch)

R30

- Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R30 per page

R50

- Instant payments over R3 000(24)**
- Statements via Nedbank ATMs (IDATM statements)
- Branch balance enquiries

R65

- Cash withdrawals at an international point-of-sale
- Cash withdrawals at an international bank’s ATM(22) - (R65 + R2.85 per R100 or part thereof)(25)

R100

- Branch withdrawals and deposits (R100 per R1 000 or part thereof)(25)**
- Statements via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement
- Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current and previous tax years
- Card replacement at self-service kiosks
- Card replacement in-branch (lost, stolen, or damaged card)
- Instant issue of a card at a branch (lost, stolen, or damaged card)
- Branch payments and interaccount transfers



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

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

[Notes](#)

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

# MyPocket

## R0 monthly maintenance fee

### You get the following every month:

- Immediate access to your money – no notice period required.
- You pay zero monthly maintenance fees and no minimum account balance is required.
- Up to 10 savings pockets per transactional account and you earn interest on each one.
- Free interaccount transfers via our digital banking channels.
- Access to electronic payments.
- A goal savings calculator to help you reach your savings goals.

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(26)(27)	-	R2.20 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
<b>Cash withdrawal fees</b>			
Nedbank(27)	-	R2.85 per R100 or part thereof	R100 + R2.85 per R100 or part thereof
Another bank's ATM (Saswitch)(27)	-	R12 + R2.85 per R100 or part thereof	-
<b>Third-party payment fees</b>			
Transfer between your own Nedbank accounts	Free	Free	R200
Transfer to another bank account	R2.50	-	R200
<b>Instant payment up to R3 000</b>	<b>R10</b>	-	-
<b>Instant payment over R3 000</b>	<b>R50</b>	-	-
Debit order (internal)	R5	-	-
Debit order (external)	R12	-	-
Stop order	R12	-	-
Pay-to-cellphone-number (Send iMali)(27)	R12 per R1000 or part thereof	-	-
PayShap: Pay to ShapID	Free	-	-
<b>PayShap: Pay to account</b>	<b>R10</b>	-	-
Traffic fines	R2	-	-
Licence renewals	R10	-	-
<b>Prepaid purchase fees</b>			
Prepaid top-up (data, airtime and electricity)	R1.50	-	-
LOTTO purchase	R2	-	-
<b>Statement fees (bank-certified)</b>			
Per statement	Free	-	R60
<b>Notification of payment on Online Banking or the Money app</b>			
No-funds Alert(6)	R10 per SMS	-	-
<b>Declined transaction fees due to insufficient money</b>			
Unpaid debit order(5)	R30	-	-



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

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

[Notes](#)

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[Home](#)

# Investment fees

- We offer competitive interest rates linked to the amount you invest and the investment term you choose.

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



## Deposits<sup>(14)</sup>

Cash deposit at a branch<sup>(26)(27)</sup>

R100 + R2.85 per R100 or part thereof

Cash deposit at a Nedbank ATM<sup>(26)(27)</sup>

R2.20 per R100 or part thereof

## Payments to a recipient<sup>(15)</sup>

Branch

R55 per payment

Self-service channels<sup>(16)</sup>

1 free payment a month<sup>(4)</sup>, thereafter R55 per payment

## Notice of withdrawal<sup>(17)</sup>

Branch or Nedbank Contact Centre

R55

## Statement fees (bank-certified)<sup>(18)</sup>

Branch or Nedbank Contact Centre

R60

## Tax certificates<sup>(19)</sup>

Branch or Nedbank Contact Centre

R60

## Early withdrawal of fixed-term deposits<sup>(20)</sup>

An early-withdrawal fee applies when you withdraw some or all the money from your fixed investment before your contractual end date. The fee is calculated based on the amount withdrawn and the remaining term of your investment. The exact fee will be communicated to you at the time of withdrawal.



### Digital channels include the:

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

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

[Notes](#)

# Club or stokvel savings

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



## Cash transactions

Cash deposit at a branch<sup>(26)(27)</sup>

R100 + R2.85 per R100 or part thereof

Cash deposit at Nedbank ATM<sup>(26)(27)</sup>

Up to R10 000 free per month<sup>(4)</sup>, thereafter R2.20 per R100 or part thereof

Cash withdrawal at a branch

**Free**

## Bank statements

Branch or Nedbank Contact Centre

R60

## Balance enquiries

Branch or Nedbank Contact Centre

**Free**

## Debit orders

External debit order

R4

Unpaid debit order<sup>(5)</sup>

R30 per item

Stop-payment fee (branch or Nedbank Contact Centre)

R50

## Cash deposit fee:

Value deposited branch (over the counter):

R0 – R100

$R100 + R2.85 = R102.85$

R101 – R200

$R100 + (2 \times R2.85) = R105.70$

R201 – R300

$R100 + (3 \times R2.85) = R108.55$

R301 – R400

$R100 + (4 \times R2.85) = R111.40$

R401 – R500

$R100 + (5 \times R2.85) = R114.25$

R501 – R600

$R100 + (6 \times R2.85) = R117.10$

R601 – R700

$R100 + (7 \times R2.85) = R119.95$

R701 – R800

$R100 + (8 \times R2.85) = R122.80$

R801 – R900

$R100 + (9 \times R2.85) = R125.65$

R901 – R1 000

$R100 + (10 \times R2.85) = R128.50$

R1 500

$R100 + (15 \times R2.85) = R142.75$

R2 000

$R100 + (20 \times R2.85) = R157.00$

R2 500

$R100 + (25 \times R2.85) = R171.25$

R3 000

$R100 + (30 \times R2.85) = R185.50$

R3 500

$R100 + (35 \times R2.85) = R199.75$

R25 000

$R100 + (250 \times R2.85) = R812.50$



### Digital channels include the:

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

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

[Notes](#)

Continued over



# Forex Travel

With a Nedbank Travel Card, you pay no monthly fees.

Plus, you get all this for free\*

- Card activation.
- An additional or secondary card.
- Card swipes.

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.



## Travel Card fees

Commission fund a Travel Card (buy)	2.20% (min R140)
Commission cash-out (sell)	1.20%
Additional or secondary card	Free
Cash withdrawal at an ATM	\$3.65 or equivalent
ATM balance enquiry	\$1.10 or equivalent
Cross-currency conversion	3.10%
Card swipes	Free
Card issuing fee	Free
Inactivity fee	\$3.10 or equivalent
Pre-authorisation refunding admin	R500
Transaction history via a digital channel	Free
Transaction history at a branch	R30 per page
Transaction history via service desk	R30 per page
International delivery fee	Quote to be provided

## Foreign banknote fees

Commission	2.69% (minimum of R150)
<b>Banknotes for countries in Common Monetary Area [Lesotho (LSL), Namibia (NAD), Eswatini (SZL)]</b>	
Commission	4.35% (minimum of R151)

## Additional fees

Administration fee for Travel Card (for top ups and cashouts)	
– Branch	R125
– Service desk	R95
– Digital	No admin fee
Administration fee for personalised delivery	R135
Delivery fee for amounts below R25 000 - Metro areas	R385
Delivery fee for amounts below R25 000 - Metro areas (card only)	R176
Delivery fee for amounts above R25 000 - Metro areas	Free
Failed delivery	R400
Delivery fee for non-metro areas	Quote to be provided
Traveller's cheque purchases (client selling to Nedbank)	
– Commission	21.74% (minimum of R625)

Continued over

# Forex

## Foreign currency account (FCA)

- Save in a foreign currency using an FCA – it's free!**
- Available in Australian dollar, Canadian dollar, Hong Kong dollar, United States dollar, Japanese yen, Euro, British pound and Israeli shekel.
  - No monthly fees.



### Foreign currency account (FCA) fees

Monthly management fee	Free
Transfers between your FCA and your Nedbank transactional account and transfers between your FCAs:	
– Digital	Free
– Branch	R125
– Service desk	R125
Transfer to your Travel Card	2.20% (minimum of R140)
Transfer from your Travel Card	1.20%



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

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

[Notes](#)

# Forex

## International payments

International payments are a simple, convenient and secure way to send or receive money between different countries.

Send money to and receive money from family and friends, receive pension payments, invest offshore, or pay for goods and services. We have made it easier to make and receive international payments via the Money app or Online Banking, 24/7.



**It costs less to use the Money app and Online Banking for international payments.**

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



### Manual incoming payments (Nedbank-assisted)\*

**Amounts under R2 000**

R135 flat fee

**Amounts over R2 000**

Commission

0.78% (minimum of R280; maximum of R1 046)

Administration fee for ZAR payments

R192

Pension payments processed manually

50% discount on standard fee

**ZAR payments received from the CMA\*\*** fee is reflected as IP (incoming payment)

**R250**

### Digital incoming payments\*

**Amounts under R2 000**

R135 flat fee

**Amounts over R2 000**

Commission

0.63% (minimum of R166; maximum of R747)

Administration fee for ZAR payments

R192

Pension payments

50% discount on standard fee

**ZAR payments received from the CMA\*\*** (fee is reflected as an IP) (incoming payment)

**R40**

### Manual outgoing payments (Nedbank-assisted)

Commission

0.89% (minimum of R290; maximum of R1 196)

Communication fee

R140

**ZAR payments sent to the CMA\*\*** (fee is reflected as an OP) (outgoing payment)

**R287.50**

### Digital outgoing payments

Commission

0.63% (minimum of R205; maximum of R750)

Communication fee

R140

**ZAR payments sent to the CMA\*\*** (fee is reflected as an OP) (outgoing payment)

**R46**

### Other fees

Payments search

R320

\* VAT is zero-rated for incoming payments

\*\*CMA: The Common Monetary Area that consists of Eswatini, Lesotho and Namibia.

Continued over

**Send and receive money globally using Western Union on the Money app and Online Banking.**

## Western Union send\*

Send money to 200+ locations globally to a bank account, mobile wallet or retail location (cash).

Principal bands USD from	Principal bands USD to	USD(\$)
0	50	7
51	100	10
101	150	12
151	200	14
201	250	16
251	300	18
301	400	20
401	500	25
501	600	30
601	700	35
701	800	40
801	900	45
901	1000	50
1001	1200	55
1201	1500	63
1501	1800	63
1801	2000	64
2001	2500	65
2501	3250	65
3251	and above	2% of principal

\* Fees are set by Western Union and are subject to change.

## Western Union – receive

**No fees are charged to receive a payment.**

**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 and 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.

### Notifications

- 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.

### Credit card and debit card management

- Manage your card (limits, contactless features, blocking or unblocking and, freezing or unfreezing your card) on the Money app.
- Cash deposits attract a fee. Rather sign up for a safe, secure DebiCheck debit order. It will ensure you pay on time every month – 1 less thing to remember.
- You can increase your card limit, enable contactless card transactions, block, freeze, unfreeze or replace your card on the Money app.
- **Credit cards:** Enjoy up to 55 days' interest-free credit on eligible spend. Learn more [here](#).

### Overdraft

- You pay interest on what you use only. Perfect for those unexpected moments!

### Short-term loans

- Nedbank clients pay zero interest on short-term loans. Ideal for urgent expenses.

### Student loans

- If you are a full-time student, your guarantor (the person who gives security for the loan) only needs to pay the monthly interest on the loan.
- Once you have completed your studies, you will start repaying your loan (capital + interest). However, if you are a part-time student, you will need to pay the monthly interest and capital from the start during your studies.
- Full-time students get a student bank account to manage their money and enjoy access to deals, discounts and other benefits.

### Home loans

- You could get a preferential interest rate on your home loan if you bank with us or switch your main bank account to Nedbank.
- First-time homebuyers can get a loan of up to 109%\* to buy property of up to R5 million. You can use the additional 9% to pay for bond and transfer costs.
- Cash deposits attract fees. Rather sign up for a safe, secure DebiCheck debit order. It will ensure you pay on time every month = 1 less thing to remember.

### Early termination fee

If you intend to sell your home or want to cancel your home loan, you must give us 90 days' notice. This can be done via Online Banking or the Nedbank Contact Centre.

- The National Credit Act prescribes the early termination fee (often called '90-day notice'), allowing the bank to charge a fee if you cancel the home loan before the agreed loan term ends.
- We work out the early-termination fee based on 3 months' interest (based on your outstanding balance, interest rate, and remaining loan term).
- If you cancel your home loan before the 90 days, we will charge the pro rata amount for the remaining days.
- If you cancel the bond 90 or more days after you have given notice, we won't charge an early termination fee.
- The notice will be valid for 1 year only.

### Savings and investments

- You get 1 free cash deposit of up to R300 a month into your investment. Thereafter, cash deposits attract fees. Why not fund your account through an EFT or a set recurring monthly payment?

Continued over

## Travel Card

- Two cards with separate PINs are issued. Please keep your cards separate and keep the original card PINs safe.
- It's best to load the currency for your destination countries (if available). If the currency is not available, use USD as a base currency.
- There is no admin fee when buying or selling currency on our digital platform.
- In terms of exchange control law, unused funds on your Travel Card must be cashed out within 30 days of your return to South Africa.

## Foreign banknotes

- In terms of exchange control law, unused foreign banknotes must be exchanged within 30 days of your return to South Africa.
- Orders of R25 000 and more are delivered for free to metro areas.

## International payments

- To avoid payment delays, always make sure that the recipient's banking details are correct.
- To avoid payment cancellations, all documentation must be provided when required.
- Our digital channels are more cost-effective.

## Foreign currency account

- You can guard against exchange rate fluctuations by saving in a foreign currency account and earn interest while doing so. Go to <https://personal.nedbank.co.za/bank/international-banking/foreign-currency-account.html> for more information.
- South African residents can open and manage an FCA via our digital channels.
- Our Digital channels are more cost-effective.

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## Transactional products

- 1 This fee applies at Pick n Pay, Boxer and Shoprite stores where the cash-at-tillpoint service is offered. Deposit fees are 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 of South Africa (including online transactions and debit orders processed outside of South Africa). For example, if you swipe your card overseas for R500, the fee can be 2.75% which equals R13.75.
- 4 'Per month' or 'billing cycle' 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 meet the debit order

## Credit cards

- 7 The credit facility service fee may vary depending on your risk profile (maximum of R55). The credit facility service fee covers the costs associated with providing the credit facility, including up to 55 days' interest-free credit, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility .
- 8 The once-off initiation fee is free for SAA Voyager Credit Cards, Savvy Bundle and MiGoals Premium Credit Cards.
- 9 Includes banking at self-service terminals, Online Banking, SMS Banking and Cellphone Banking.
- 10 An international currency conversion fee of up to 2.75% (based on the rand value of the transaction) applies to all transactions done outside of South Africa (including online transactions and debit orders processed outside of South Africa). For example, if you swipe your card overseas for R500, the fee can be 2.75% which equals R13.75.
- 11 Face-to-face card delivery is free on first issue for American Express® Platinum and Gold Cards as well as SAA Voyager Premium and Gold Cards. The second card issued will attract a card delivery fee. Face-to-face card delivery is free on first issue for new Nedbank Gold and Platinum Credit Cards. If a delivery fee is charged on first issue, it will be reversed within a few days.
- 12 Applicable to all credit and garage replacement cards except for Platinum and Savvy Bundle Credit Cards which are free.
- 13 An unpaid debit order fee is charged when there is not enough money in the account and the debit order is rejected or not paid.

## Investments

- 14 One free cash deposit per month up to the value of R300. Thereafter, cash deposit fees apply.
- 15 This fee applies to a notice of withdrawal to a recipient (any account other than your own Nedbank account) and is deducted from the withdrawal amount.
- 16 Self-service channels include Online Banking and the Money app.
- 17 Fee charged for notice of withdrawal, including your own Nedbank accounts at any Nedbank branch. No charge for clients 75 years and older.
- 18 Latest 12 months statements are available for free via Online Banking and the Money app.
- 19 One free tax certificate per year via Mobstat or email. Tax certificates accessed via Online Banking and the Money app are free.
- 20 This fee applies to any fixed-term deposit that is withdrawn before the end of the investment term. The fee is also applied to a 32Day Notice deposit withdrawn before the required notice period. The percentage used to calculate the penalty fee is available through the Nedbank Contact Centre or at any branch and includes a R300 admin fee.

## JustSave Account

- 21 This deposit fee applies only at Boxer stores. Deposits at other retailers where the cash-at-tillpoint service is offered will be subject to their terms and conditions and fees.
- 22 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 R500 from your card overseas using an international bank's ATM, the fee can be 2.75%, which equals R13.75.
- 23 '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.
- 24 Always make sure you choose the most cost-effective payment option to meet your needs. Instant payments take 30 minutes to clear and are more expensive when you transfer a larger amount. Consider using PayShap or Pay to cellphone if you need to pay immediately. If there's no rush, rather pay via a normal EFT.

**Additional information** (continued)

**25** 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.

\*Please note that your transaction list shows the fees for all transactions done in the current billing cycle.

**All products**

- 26** Cash deposits made either at a Nedbank ATM or in a branch attract a fee. Save by transferring money to your account via EFT.
- 27** 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, please go to **nedbank.co.za**.

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# 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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