



Go Banking Card

Fee schedule

Valid from 1 January 2026

see money differently

NEDBANK

Monthly fees	Maintenance fee	Credit facility service fee ¹	Additional card fee (per month)
Go Banking Cards (These cards are no longer issued.)			
Go Banking Classic	R42	R23	N/A
Go Banking Gold	R42	R23	N/A
Go Banking (unembossed)	R42	R23	N/A

Type of transaction or fee	Notes	Fees (including VAT)
Transactional fees		
Dishonoured payment		R30
Over limit		N/A
Late payment		Free
Incorrect disputed transaction (local)		R175
Incorrect disputed transaction (international)		R215
Tracing fee		Up to R410
Balance enquiries		
Balance enquiry via digital channels	3	Free
Balance enquiry at point-of-sale device (till point)		R2
Balance enquiry via Nedbank-assisted channels (branch and Nedbank Contact Centre)		R27
Balance enquiry at a Nedbank ATM		Free
Balance enquiry at another bank's ATM		R12
Card replacement (lost, stolen, or damaged card)		R160
Balance enquiry at point-of-sale device		R2
Cash withdrawal fees		
Cash withdrawals at a Nedbank ATM		R2.85 per R100 or part thereof
Cash withdrawals at another bank's ATM		R12 plus R2.85 per R100 or part thereof
Cash withdrawals over the counter		R100 plus R2.85 per R100 or part thereof
Cash withdrawals at an international bank's ATM	2	R65 plus R2.85 per R100 or part thereof
Cash withdrawals at a point-of-sale at local retailer		R2
International currency conversion fee	2	2.75%
Cross-border subscription fee		2.5%
Cash withdrawals: International retailers point-of-sale		R65
Deposit fees		
Cash deposit fees at a branch		R100 plus R2.85 per R100 or part thereof
Cash deposit fees at a Nedbank ATM		R2.20 per R100 or part thereof
Transfers and payments		
Payments via digital channels (EFT)	3	R10

PayShap: Pay to ShapID		Free
PayShap: Pay to account		R10
Pay to cellphone number (Send iMali)		R12 per R1000 or part thereof
Interaccount transfers via digital channels	3	Free
Payment and transfers via Nedbank-assisted channels (branch and Nedbank Contact Centre)		R200
Other fees		
Face-to-face card delivery		N/A
Purchases via Apple Pay, Samsung Pay, Google Pay and others		Free
Same day card replacement service (including delivery)		R450
Monthly Online Banking subscription fee		Free
Transactional SMS		Free
Counter statement (transaction list)		R30 per page
Transaction listing via Nedbank ATMs		R12
Branch statement		R60
Declined transactions due to insufficient funds		
At a Nedbank ATM		Free
At another bank's ATM		R12
At a point-of-sale device		R10
Declined transaction due to use of an expired card		R10
Online Banking transactions		
Online Banking transaction list – up to 5 years		Free
Online Banking archive image of deposit slip		Free
Online Banking payment notification – SMS		R0.50
Online Banking payment notification – email		R0.50
Online Banking payment notification – fax		R30
LOTTO fees		
LOTTO fee		R2
PowerBall		R2
LOTTO Plus		R2
Other VAS options		
Airtime		R1.50
Data		R1.50
Electricity		R1.50
Other vouchers		Free



Get instant access to your electronic bank statement with Nedbank eStatements.
Register for eStatements - call **0800 555 111**.

Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum of R69). 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.
- 2 A 2.75% currency conversion fee applies to all foreign transactions.
- 3 This includes banking at self-service terminals and with Nedbank Online Banking, SMS Banking, self-service and Cellphone Banking.

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

If you have any questions, please call us on **0800 555 111** during office hours.

Terms and conditions apply.

Tips for saving and keeping your money safe

General tips



Get SMS notifications for transactions and set card limits to prevent overspending.



Set automatic payments for your bills close to payday so that you can know what you have left for the rest of the month.



Try keeping a money diary for a month, log everything you buy every day, and at the end of the month, compare the smallest amount with the biggest amount you spent – see if you spot a trend.

Digital tips



Use our digital and self-service channels for more convenient and efficient money management.



Access and transact on the Money app without using data across all significant South African mobile networks.



For extra security, set up biometric security to prevent other people from opening your app.



Get unlimited free access to your credit score on the Money app.



Use our free MoneyTracker on the Money app to track your spending and make your money work harder for you. You can draw up budgets, manage cash from side hustles, monitor your business finances and more – all with one digital tool.



For convenient Cellphone Banking, dial *120*001# and register anytime, anywhere, using your Nedbank card and PIN. You can play LOTTO, send money, buy electricity, pay beneficiaries, freeze a lost or stolen card and much more.

Digital safety tips



Download the Money app from the App Store on iPhone or Google Play on Android only.



Allow only people you trust to use your phone and don't give them your phone's passcode.



Delete all content and settings from old phones you're selling so that you don't leave your Money app profile open to the person who buys it.



Turn on automatic app and software updates and delete old apps you don't use.



If your phone has been lost or stolen, you need to block your card on the app and notify us immediately.

ATM tips



Save time and money – use our ATMs for quick and cheaper cash deposits of up to R25 000.



Scan a QR code at selected Nedbank ATMs to get cash! It's quick, easy, safe and costs the same as Nedbank ATM withdrawals.

ATM safety tips



When you use an ATM, always be alert and aware of your surroundings so that you do not compromise your card or PIN.



Be cautious of people offering to help you use the ATM and never share your PIN with anyone.

Contact us

 Call **0800 555 111** (Nedbank Contact Centre).

 Go to **nedbank.co.za**.

 Visit your nearest **branch**.

Nedbank Card

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