

## Nedbank Private Clients

### Medical Practice Account fees



Effective from 1 January 2026.

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

Type of transaction/fee/interest	Notes	Fees (including VAT at 15%)
<b>Minimum opening deposit</b>		
Minimum opening deposit		R0
<b>Minimum monthly balance</b>		
Minimum monthly balance that you must maintain		R0
<b>Annual fees</b>		
Visa Electron/Maestro debit card service fee		Free
Debit card service fee		R205
<b>Monthly fees</b>		
Account maintenance fee		R80
Overdraft facility fee	7	R69
eNotes		R12
Self-service banking: Subscription	2	Free
Private Clients credit card service fee		R140
Debit card: Nedbank Greenbacks linkage fee		R35
Credit card: Credit facility fee		R39
<b>Transaction fees</b>		
<b>Deposits</b>		
Electronic deposit		Free
Cash deposit		
– At a Nedbank branch		R10 plus R2.52 per R100 or part thereof
– At a Nedbank Intelligent Depositor ATM		R5 plus R1.26 per R100 or part thereof
– At a participating retailer	3	R19.95 per R5 000 or part thereof
– At a Boxer store		R2 per R100 or part thereof
<b>Cash withdrawals</b>		
At a participating retailer	3	Free
At a participating retailer, combined with a purchase at the store	3	R2
At a Nedbank ATM		R2.75 per R100 or part thereof
At another bank's ATM		R12 plus R2.75 per R100 or part thereof
At a branch		
– Debit card withdrawal		R100 plus R2.52 per R100 or part thereof
At another bank's self-service device		R15
At an international ATM		R65 plus R2.75 per R100 or part thereof
<b>Electronic payments</b>		
With Cellphone Banking (*120*001#)		Free
Debit order (internal)		R1
On Nedbank Online Banking or the Money app		R7
Via self-service kiosks		R7
Stop order		R12
Debit order (external)		R12
Payment notifications	6	
– SMS		R0.50
– Email		R0.50
– Fax		R30
Instant-payment fee		
– Less than or equal to R3 000		R10
– More than R3 000		R50
PayShap – Payment to a ShapID		Free
PayShap – Payment to an account		R10

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### Transaction fees

#### Payments at a branch

To a Nedbank account	Payment ≤ R25 000: R500
	Payment > R25 000 ≤ R65 000: 1% of the amount (minimum of R600)
	Payment > R65 000: 1% of the amount (minimum of R900)
To an account at another bank	Payment ≤ R25 000: R500
	Payment > R25 000 ≤ R65 000: 1% of the amount (minimum of R600)
	Payment > R65 000: 1% of the amount (minimum of R900)

#### Interaccount transfers

With Cellphone Banking (*120*001#)	Free
On Nedbank Online Banking	Free
At a Nedbank ATM	Free
On the Money app	Free
Autotransfer: Processing fee	R19

At a branch	Payment ≤ R25 000: R500
	Payment > R25 000 ≤ R65 000: 1% of the amount (minimum of R600)
	Payment > R65 000: 1% of the amount (minimum of R900)

#### Debit card charges

Purchase at a tillpoint	9	Free
Fuel purchase		Free
Face to Face Delivery		Free
Card replacement fee		R160
Request for a copy of a transaction voucher		
– Local		R175 per voucher
– International		R215 per voucher
International currency conversion fee (Cross-border transaction fee)	4	2.5% of the transaction value
Cross-border subscription fee		2.5% of the transaction value

#### Balance enquiries

With Cellphone Banking (*120*001#)	Free
On Nedbank Online Banking	Free
On the Money app	Free
At a Nedbank ATM	Free
At a branch	R27
At another bank's ATM	R12
At another bank's self-service device	R12
At a tillpoint	R2

#### Statements and transaction lists

Statement per month	1,5	
– At a branch or via the contact centre		R60
– Nedbank Online Banking or the Money app		Free
– Nedbank Intelligent Depositor ATM or a self-service kiosk		R50
Statement per month older than 3 months	1	
– At a branch or via the contact centre		R60
– Nedbank Online Banking or the Money app		R12
– Nedbank Intelligent Depositor ATM or a self-service kiosk		R50
Transaction list per page		
– At a branch or via the contact centre		R30
– Nedbank Online Banking or the Money app		Free
Ministatement from a Nedbank ATM	1	R12
Copy of a deposit slip at a branch		R60

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### Transaction fees

#### Prepaid purchases and top-ups

Airtime and data	R1.50
Electricity	R1.50
LOTTO tickets	R2
Licence disc renewal	R10
Traffic fine payments	R2
At another bank's ATM	R12

#### Other charges

No-funds Alert	R10 per SMS
Certificate of balance	R27
Tax certificate – current year	
– At a branch or via the contact centre	R60
– Nedbank Online Banking or the Money app	Free
Tax certificate – prior years (per certificate)	
– At a branch or via the contact centre	R60
– Nedbank Online Banking or the Money app	R12
Setup, change and cancellation of a stop order	Free
Archived deposit slip on Nedbank Online Banking	Free
Denied transaction at another bank's ATM	R12
Denied transaction at another bank's self-service device	R12
Denied transaction at a point-of-sale device	R10
Disputed debit order	
– Nedbank Online Banking or the Money app	R5
– At a branch or via the contact centre	R50
Archived deposit slip or statement > 90 days obtained from a branch	R60
Deposit book	R97
Stop-payment instruction	
– Nedbank Online Banking or the Money app	R5
– At a branch or via the contact centre	R50
Letter of authority	R81
Preparation of security documents	R260
Unpaid payment due to insufficient money	R30
Cash deposit correction fee	R125
Change to a mandate	R36
Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000	R1 816
Pay to a cellphone number	8 R12 per R1 000

### Overdraft fees

#### Initiation fee

Inside the National Credit Act	7	R165 plus 10% of the limit above R1 000 (maximum of R1 207.50)
Outside the National Credit Act		0.8% of the overdraft limit (minimum of R2 200)

#### Application fee for increase in facility limit

Outside the National Credit Act		0.8% of the overdraft limit (minimum of R2 200)
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#### Monthly fee

Inside the National Credit Act	7	R69
Outside the National Credit Act		
– For overdraft limits > = R300 000		No monthly fee applies, but an annual review fee applies: 0.41% of the overdraft limit (minimum of R1 500)
– For overdraft limits < R300 000		R69

#### Commitment fee

Inside the National Credit Act	7	Not applicable
Outside the National Credit Act		
– For overdraft limits > = R120 000		Based on your risk profile and the security held, an annual fee between 0.68% and 2.52% will be charged quarterly to the unused portion of your overdraft facility.
– For overdraft limits < R120 000		Not applicable

For information on global, savings, investment and other product fees, please contact your relationship banker or visit the Nedbank website.

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### Notes

1 A billing cycle runs from the fourth-last business day of the month to the fifth-last business day of the following month. Your statement will show the fees for all the transactions that you have made in the previous billing cycle. In other words, you are billed 1 month in arrears.

2 Includes Nedbank Online Banking and Cellphone Banking.

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

4 This fee applies to all transactions done through a foreign merchant and is calculated at 2.5% of the transaction value. For example, if you swipe your card abroad for R1 000, the fee will be R25.

5 We will send you 1 free statement per billing cycle for current accounts. Statements for savings accounts are available on request at a fee.

6 We can send payment notifications to third parties, but will charge a fee for each notification.

7 While prescribed by the National Credit Act, 34 of 2005, facility fees may differ for internal banking segments.

8 Send money quickly and securely to any South African cellphone number.

9 This includes card and contactless payments.

**For more information, call us on 0800 55 22 22.**

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