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Current account and credit card





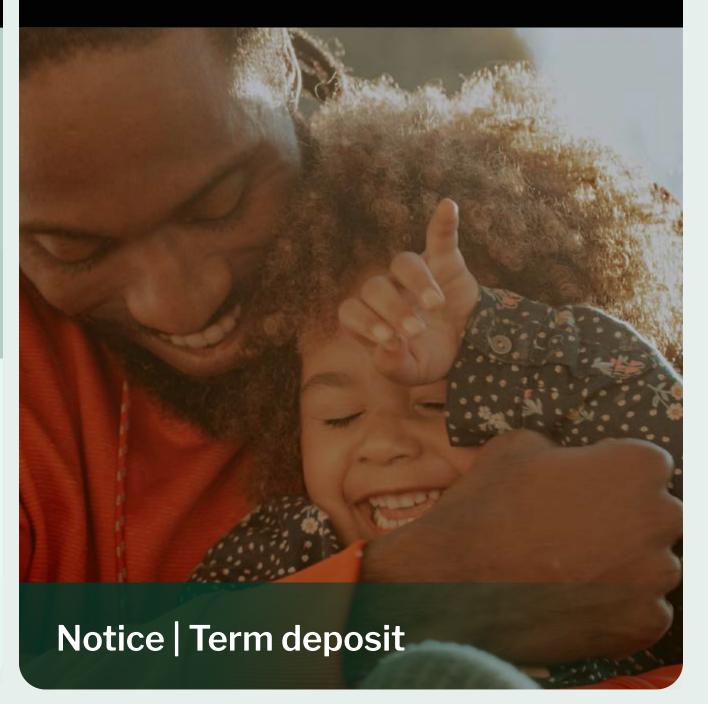
Bundle account

Pay-as-you-use account

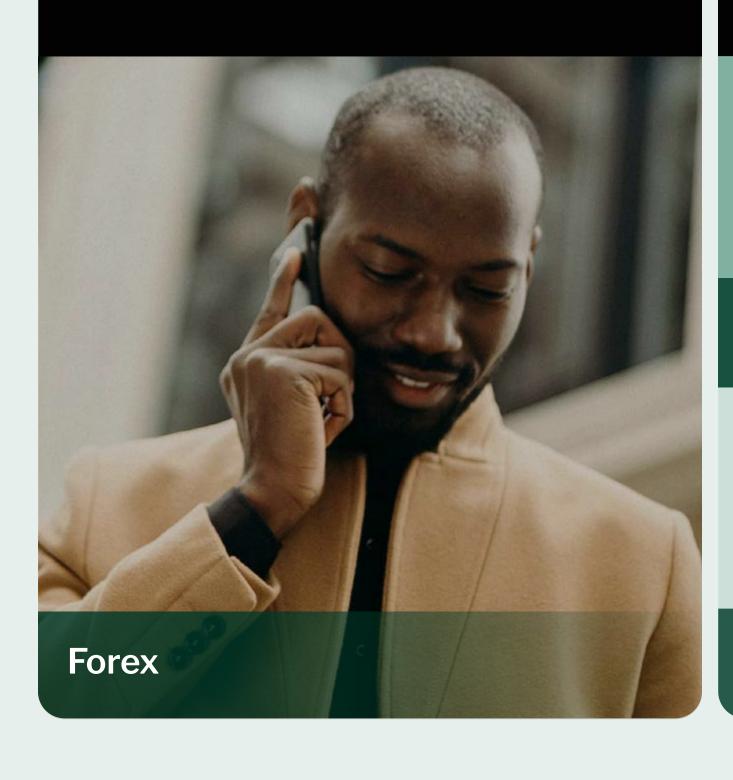


Credit card

Savings and cash investments



Foreign exchange



Lending





Home loan

Structured lending





Letter of guarantee

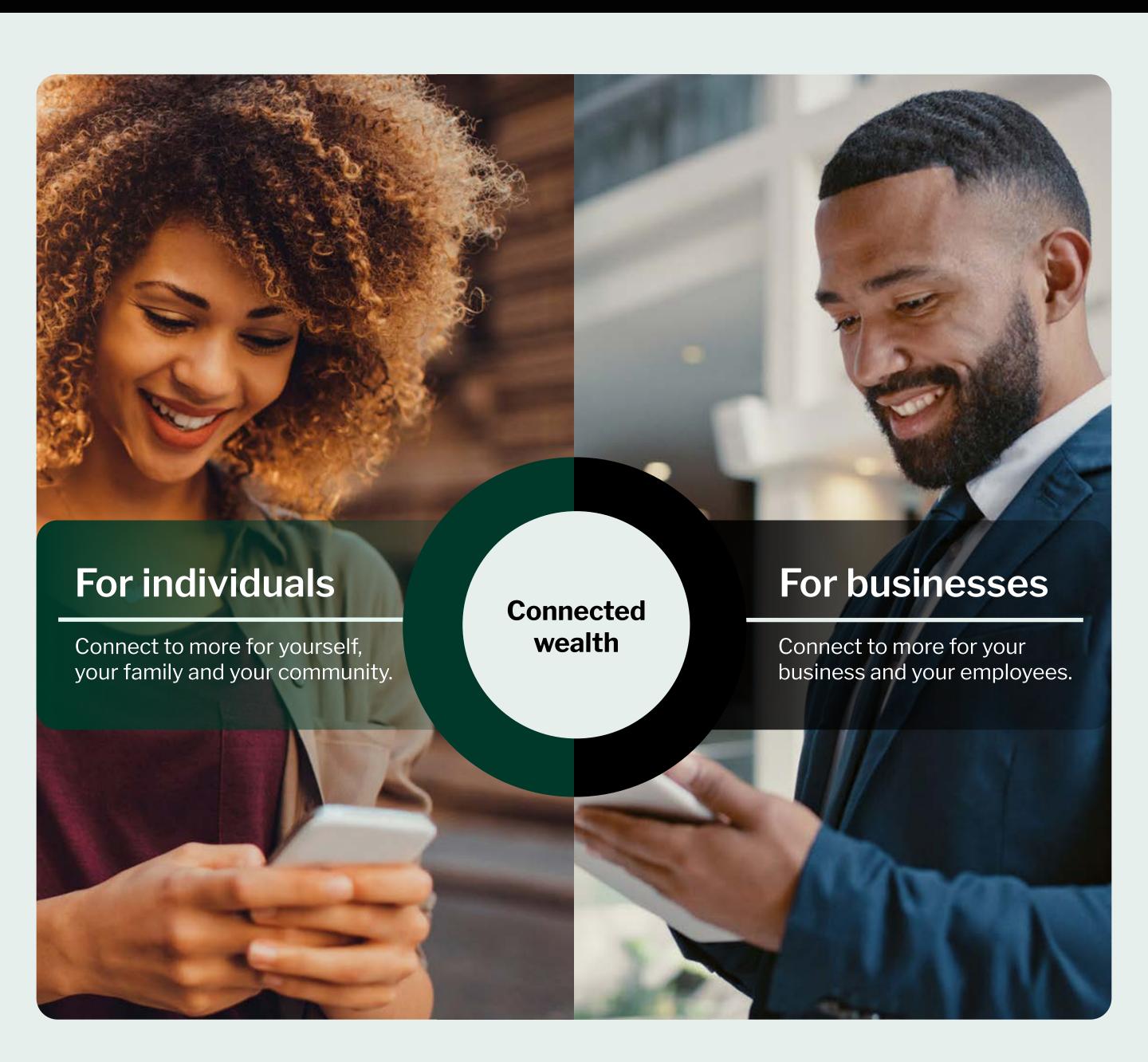
Vehicle and asset finance





Welcome to Private Wealth

Connected wealth lies at the heart of all we do.



Financial advice is personal.

It is up to you how you wish to connect with us and stay in touch with your wealth. You are welcome to do so in person, over the phone, online, or via our award-winning app.

<u></u>

In person



Via our award-winning app



Over the phone via our 24/7 service suite on 0800 111 263 or at servicesuite@nedbankprivatewealth.co.za



Online at nedbankprivatewealth.co.za



Welcome to Private Wealth



Bank and borrow optimally

Local and international banking

- Credit cards
- Current accounts
- Home loans
- Structured lending
- Asset-based finance
- Foreign exchange



Protect your wealth

Short-term and life insurance

- Personal and business insurance
- Life insurance
- Health cover



Grow your wealth

Local and international investments

- Savings products, a range of unit trusts managed by Nedbank Private Wealth and other managers, as well as bespoke structured products.
- Retirement savings products
- Short-term and long-term investment options
- Stockbroking services and solutions

How connected wealth meets your needs

We will ask about your current money habits – how you spend, borrow, save, bank, invest, and protect what matters most to you, as well as how you give to causes you care about. Together, we will agree on a plan to ensure that your financial decisions connect your current reality to the future you want.



Structure and transfer your wealth

Local and international fiduciary services

- Wills drafting and safe custody
- Estate planning
- Corporate trustee and trust administration
- Financial accounting and tax compliance
- Estate administration and executorship



Give sustainably

Philanthropy

- Structure your giving as an individual, family or private foundation.
- Optimise your corporate social investment spend.
- Manage and invest the reserves of your non-profit.



Current | Bundle account

Effective from 1 January 2026.

A transactional offering of everyday banking products and services for all your banking needs.

The bundle offering includes the following:

- A current account.
- Nedbank Private Wealth Visa Infinite and American Express® Debit Cards.
- Nedbank Private Wealth Visa Infinite and American Express Credit Cards.
- The monthly maintenance fees for these cards and any supplementary cards¹.
- Family Banking: Spouse/life benefit.



Additional card fees may apply. Please refer to the card fee schedule.

All fees include VAT at 15%. We may change any fee, cost or charge at any time after we have given you reasonable notice.

Bundle fees Monthly maintenance fee³ R600 Annual debit card fee Free **Optional overdraft** Monthly facility fee R69 R165 plus 10% of the limit value more than R1 000 Once-off initiation fee – NCA clients (maximum of R1 207.50) 1% of the limit value (minimum of R165 and no maximum) Once-off initiation fee – non-NCA clients **Optional** garage card Annual service fee R185

The transactions and services are free			
Card purchases	Certain digital transactions	eNote subscription	
Debit orders	Greenbacks membership	Self-service subscription	
Cash withdrawals at Nedbank ATMs	Greenbacks SHOP Card	 Unlimited international airport lounge visits 	
Cash withdrawals at a retailer combined with a purchase at the retailer	 Prepaid top-ups (airtime or data) at a Nedbank ATM 	Travel insurance	
Cash withdrawals at a retailer without a purchase at the retailer	 Prepaid top-ups (airtime or data) via the Nedbank Private Wealth app or Online Banking 	Unlimited domestic airport lounge visits at Bidvest lounges	
Monthly statements ²			

- 1 First 4 supplementary cards are free; thereafter R83 per card per month will apply.
- 2 Additional statement requests attract a fee.
- 3 50% discount for spouse or life partner.



Current | Bundle account

Effective from 1 January 2026.

Transaction	Fee
Manual transfers and payments	
Payments (Nedbank to Nedbank)	R200
Payments (Nedbank to other banks) for amounts up to and including R150 000	R1 100 per payment ⁴
Payments (Nedbank to other banks) for amounts from R150 000.01 to R4 999 999	R900 per payment⁴
Third-party instant payment	R85 plus the applicable manual payment fee
Interaccount transfer at a branch	R200
Cash transactions	
Cash withdrawal at a branch	R100 plus R2.52 per R100 or part thereof
Cash withdrawal at another bank's ATM (Saswitch)	R12 plus R2.75 per R100 or part thereof
Cash withdrawal at an international bank's ATM	R65 plus R2.85 per R100 or part thereof
Cash withdrawal at tillpoints	Free
Cash deposit at a branch	R10 plus R2.52 per R100 or part thereof
Cash deposit at a Nedbank ATM	First 5 cash deposits per month are free; thereafter R5 plus R1.26 per R100 or part thereof
EasyPay deposit at Boxer stores	R2 per R 100 or part thereof
EasyPay deposit at retailers (excl Boxer stores)	R2 per R 100 or part thereof
Self service	
Prepaid top-up (airtime or data) at a Nedbank ATM	Free
Prepaid top-up (airtime or data) via the Nedbank Private Wealth app or Online Banking	Free
Prepaid top-up (airtime or data) at another bank's ATM	R12
Third-party instant payment (below R3 000)	R10
Third-party instant payment (above R3 000)	R50
PayShap – payment to a ShapID	R1
PayShap – payment to an account	R10

⁴ Payments processed via the Nedbank Private Wealth app or Online Banking are free, unless it is an instant payment.



Current | Bundle account

Effective from 1 January 2026.

Transaction	Fee
Balance enquiries	
At another bank's ATM	R12
At an international bank's ATM	R12
Point of sale	R2
Other fees and valued-added services	
Account confirmation letter (with our help) ⁵	R60
Archived image of a deposit slip	R60
Copy of an A4 account statement (with our help) ⁵	R60 per statement
Copy of a tax certificate (consolidated or per account) (with our help) ⁵	R60 per tax certificate
Denied transaction at another bank's ATM or a tillpoint	R10
Deposit book – standard	R97
Dishonoured payment	R30 per item
Disputed debit order	R5
Fuel transactions	R3.50
International currency conversion fee ⁶	2.30%
Licence disc renewals (vehicle) ⁹	R10 excl the courier fee
LOTTO tickets	R2 plus a notification fee ⁷
Pay to cellphone number	R12 per R1 000 or part thereof up to R5 000
Card replacement fee ⁸	R160
Stop-payment instruction	R5
Traffic fines ⁹	R1
Transaction list	R30 per page

- 5 Statements, tax certificates and account confirmation letters retrieved via the Nedbank Private Wealth App or Online Banking are free.
- 6 A currency conversion fee will apply to all foreign transactions.
- Payment notifications: Email and SMS R0.50 and fax R30.
- 8 Only 1 x free replacement card per card validity period. Thereafter a fee will be charged, regardless of the card association.
 9 Available only on the Money app and Online Banking.



Current | Pay-as-you-use Account

Effective from 1 January 2026.

The pay-as-you-use current account includes the fees and transactions below:

- Nedbank Greenbacks membership
- Self-service subscription
- Monthly A4 statements¹
- eNote subscription
- Debit card replacement fees²
- Electronic balance enquiries
 Cash withdrawals at a Nedbank ATM



Additional card fees may apply. Please refer to the card fee schedule.

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

Pay-as-you-use fees	Fee
Monthly maintenance fee	R230
Annual debit card service fee	R250
Replacement card fee ²	R160
Optional overdraft	
Monthly facility fee	R69
Once-off initiation fee – NCA clients	R165 plus 10% of the limit value more than R1 000 (maximum of R1 207.50)
Once-off initiation fee – non-NCA clients	1% of the limit value (minimum of R165 and no maximum)
Optional garage debit card	
Annual service fee	R185

Transaction	Fee
Cash transactions	
Cash withdrawal at a branch	R100 plus R2.52 per R100 or part thereof
Cash withdrawal at another bank's ATM (Saswitch)	R12 plus R2.75 per R100 or part thereof
Cash withdrawal at an International ATM	R65 plus R 2.85 per R100 or part thereof
Cash withdrawal at tillpoints without a purchase	R3.50
Cash withdrawal at tillpoints with a purchase	R5.50
Cash deposit at a branch	R10 plus R2.52 per R100 or part thereof
Cash deposit at a Nedbank ATM	R5 plus R 1.26 per R100 or part thereof
EasyPay deposit at Boxer stores	R2 per R100 or part thereof
EasyPay deposit at retailers (excl Boxer stores)	R2 per R100 or part thereof
Card transactions	
Card purchases	R3.50
Fuel transactions	R3.50
Denied transaction at another bank's ATM or at a tillpoint	R12

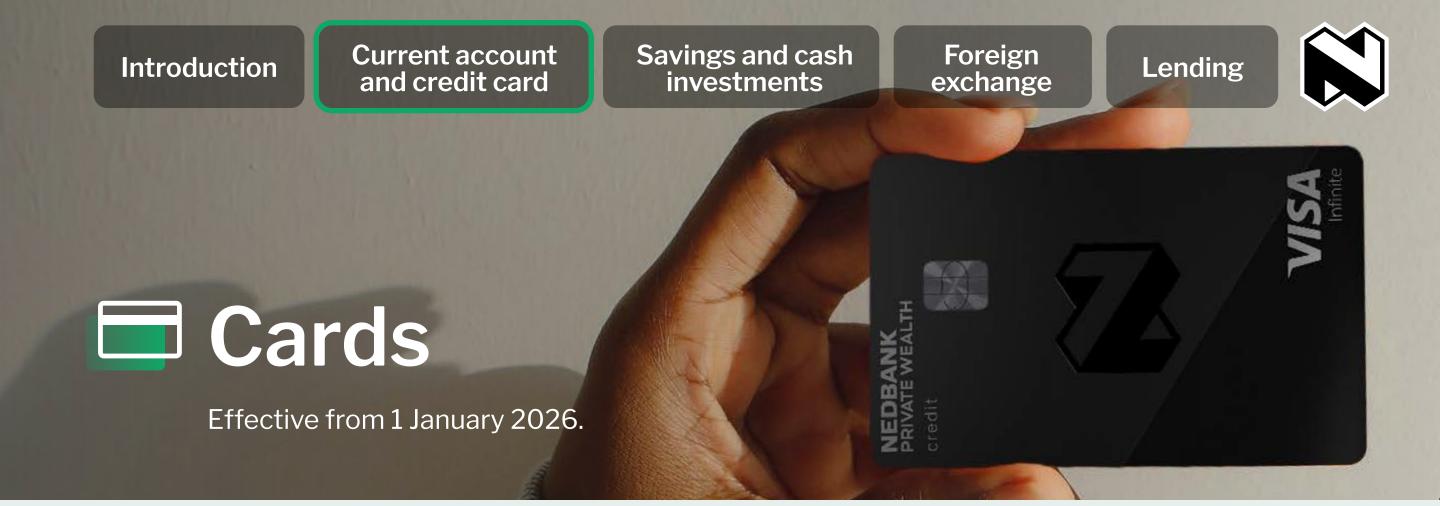
- 1 Additional statement requests attract a fee.
- 2 Only 1 x free replacement card per card validity period. Thereafter a fee will be charged, regardless of the card association.

Transaction	Fee
Balance enquiries	
At another bank's ATM	R12
At an international bank's ATM	R12
Tillpoint	R2
Payments	
Debit order – internal (including an automatic payment order)	R1
Debit order – external	R12
Stop order	R12
Self-service options	
Prepaid top-up (airtime or data) at a Nedbank ATM	Free
Prepaid top-up (airtime or data) via the Nedbank Private Wealth app or Online Banking	R1.50
Prepaid top-up (airtime or data) at another bank's ATM	R12
Electricity purchase	R1.50
Third-party instant payment (below R3 000)	R10
Third-party instant payment (above R3 000)	R50
Third-party payments using digital channels	R7
Internet payment notification – Email/SMS	R0.50
Internet payment notification – Fax	R30
LOTTO tickets	R2 plus a notification fee



Manual transfers and payments Payment (Nedbank to Nedbank) R200	
Payments (Nedbank to other banks) for amounts up to and	
Payments (Nedbank to other banks) for amounts up to and including R150 000 R1 100 per paym	ent ³
Payment (Nedbank to other banks) R900 per payme for amounts from R150 000.01 to R4 999 999	ent ³
Third-party instant payment R85 plus an appli	icable manual payment fee
Interaccount transfer at a branch R200	
Other fees and value-added services	
Account confirmation letter (with our help) ⁴ R60	
Archived image of a deposit slip or statement R60	
Copy of an A4 account statement (with our help) ⁵ R60 per stateme	ent
Statement download via the Nedbank Private Wealth app or Online Banking ⁶	
Copy of a tax certificate (consolidated or per account) (with our help) ⁵ R60 per certificate	nte
Copy of a tax certificate (consolidated or per account) via the Nedbank Private Wealth app or Online Banking) ⁷ R11 per certificat	re
Disputed debit order R5	
Deposit book – standard R97	
Dishonoured payment R30 per item	
International currency conversion fee ⁸ 2.30%	
Licence disc renewals (vehicle) ⁹ R10 (courier fee e	excluded)
Pay to cellphone number R12 per R1 000 c	or part thereof up to R5 000
Payshap – payment to a ShapID R1	
PayShap – payment to an account R10	
Stop-payment instruction R5	
Traffic fines ⁹ R1	
Transaction list R30 per page	

- 3 Payments and transfers processed via the Private Wealth app or Online Banking attract no or lower fees.
- 4 Account confirmation letters downloaded via the Private Wealth app or Online Banking are free. 5 Statements or tax certificates downloaded via digital channels attract a lower fee (date-dependent).
- 6 Statements less than 6 months old are free. Statements older than 6 months (up to 12 months) attract a fee.
- Certificates for the current tax year are free. Certificates for previous tax years attract a fee.
- 8 A currency conversion fee will apply to all foreign transactions.
- 9 Available only on the Money app and Online Banking.



Nedbank Private Wealth credit cards are included in the bundle options.^{1, 2}

The following are free on all Nedbank Private Wealth cards:

- Card purchases.
- Transactional SMSs.
- · Online Banking subscription.
- Balance enquiries at Nedbank ATMs and self-service devices.
- Cards issuing and deliveries (to a branch or via a courier for all Nedbank-issued cards^{3, 4}).
- · Interaccount transfers self-servicing.

With the Nedbank Private Wealth Visa Infinite Card, you receive these benefits and more:

- Free unlimited domestic and international airport lounge visits (Bidvest)⁵.
- Free travel insurance.
- Free purchase protection.
- Free extended warranties.
- Unlimited free airport lounge access to over 1 300 lounges for you and a guest via the Visa Airport Companion app.
- Discounts and special rates on accommodation, car rental, airport dining and airport meet-and-assist services.



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

Important information

Nedbank American Express® Platinum Card:

This product is available only as a stand-alone pay-as-you-use account.

Card fees	Nedbank Private Wealth credit card ^{1, 2}
Bundle	
Monthly card maintenance fee ⁶	Free
Card fee	Free
Supplementary or additional cards	First 4 supplementary cards are free; thereafter R83 per card per month
Nedbank Greenbacks enrolment and membership fee	Free
Credit facility service fee ⁷	Free
Once-off initiation fee for new accounts	Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219
Replacement card (lost, stolen, or damaged cards)	Only 1 x free replacement per card validity period; thereafter R160 per card

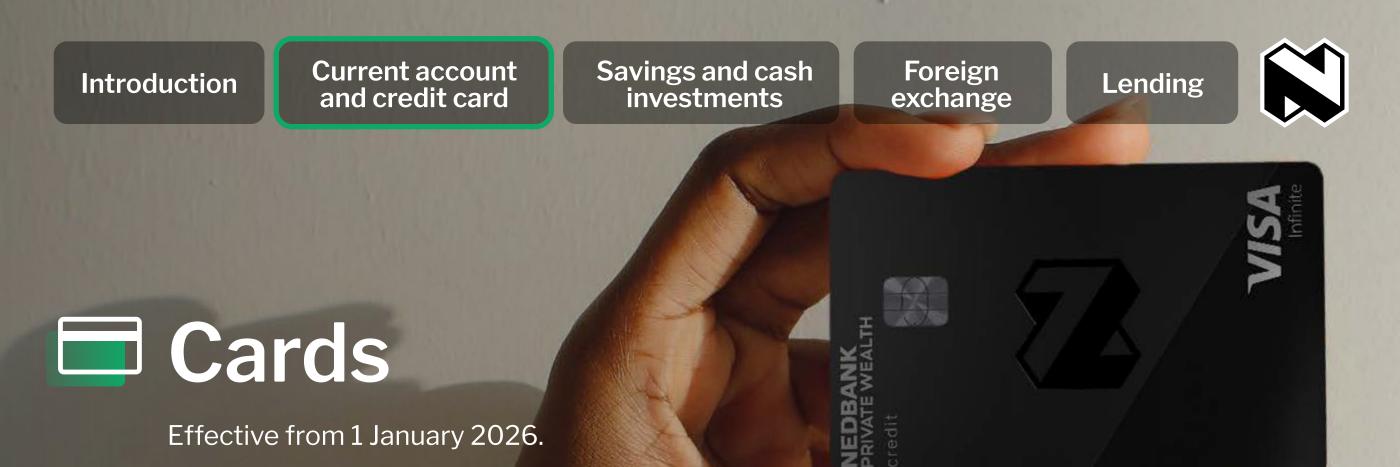
- 1 The bundle credit card is available only to clients with a Nedbank Private Wealth Bundle Current Account. The American Express Platinum Card and Nedbank Private Wealth garage card are excluded from the bundle offering. Stand-alone card fees apply.
- The Visa Infinite Card is issued with a complimentary Nedbank Private Wealth American Express (Greenbacks) Card linked to the same account or limit.
 Standard delivery times apply.
- 4 Charges apply for international delivery.
- Access to local Bidvest lounges with any of the Nedbank Private Wealth cards (cardholder). Free access for the cardholder and 1 guest via the Visa Airport Companion app. Cards must be in an active status and in good standing. Lounge guest charges apply for additional guests.
- 6 The fee relates to the monthly administration and maintenance of the value-added services on the account (including preferential interest rates, free card delivery and, if applicable, free basic travel insurance, free lounge visits and other benefits).
- 7 The fee relates to the monthly routine administration and maintenance of the credit facility, the cost associated with providing interest-free credit for up to 55 days, as well as the cost of capital associated with providing the credit facility.



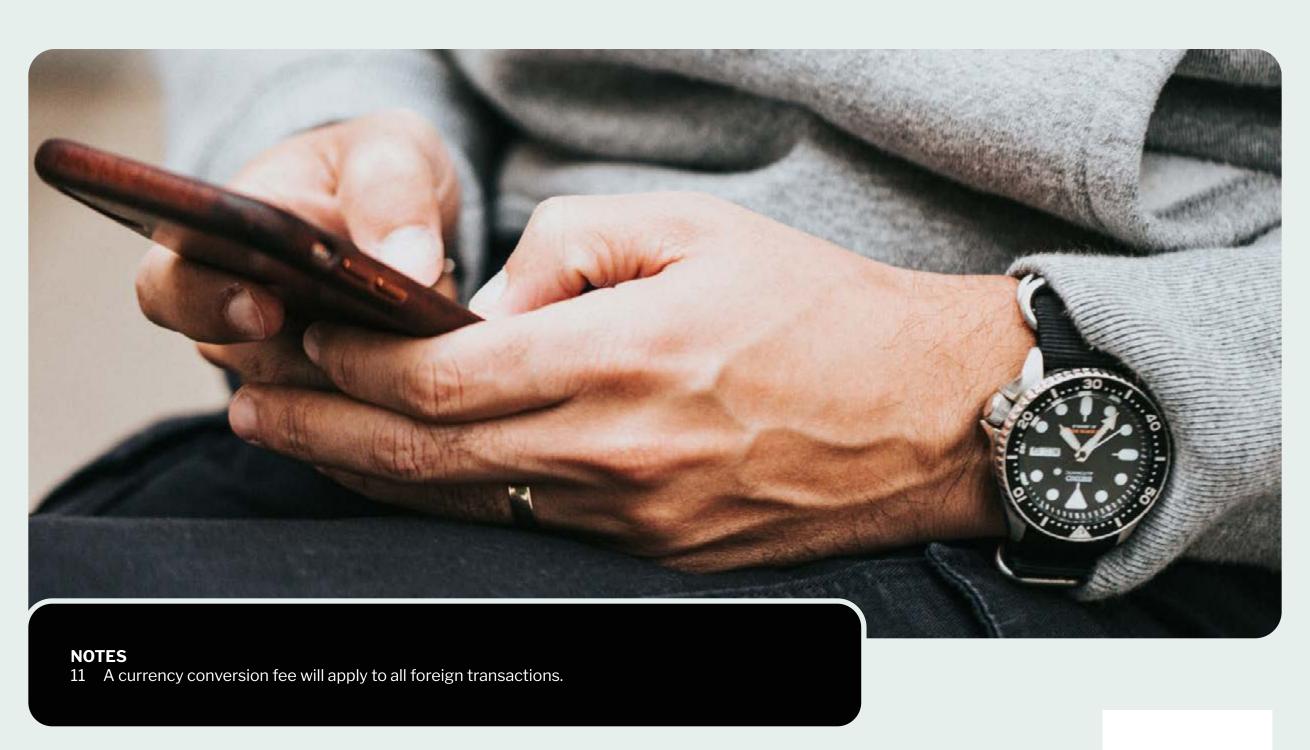
Card fees	Nedbank Private Wealth credit cards ⁸	Nedbank American Express [®] Platinum Card ^{9,10}	Nedbank American Express [®] Gold Card ⁹	Nedbank Private Wealth garage credit card ⁹
Pay as you use				
Monthly card maintenance fee ⁶	R280	R499	R120	R90
Supplementary or additional cards	First 4 are free; thereafter R83 per card per month	First 1 is free; thereafter R63 per card per month	First 1 is free; thereafter R47 per card per month	Free
Nedbank Greenbacks enrolment and membership fee	Free	n/a	n/a	n/a
Monthly Membership Rewards® enrolment and membership fee	n/a	Free	n/a	n/a
Credit facility service fee ⁷	Free	R36	Free	R35
Once-off initiation fee for new accounts	Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219	Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219	Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219	Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219



- 8 The Visa Infinite Card is issued with a complimentary Nedbank Private Wealth American Express (Greenbacks) Card linked to the same account or limit.
- The American Express Gold and Platinum Cards, as well as the Garage Card are maintained for existing Cardholders only.
 The American Express Platinum Card has been revitalised with updated benefits. The Priority Pass Card for airport lounge access is issued on request to the primary cardholder and/or 1 supplementary cardholder. The updated pricing becomes effective from the date a new American Express Platinum metal veneer card is issued.



Transactions	Fee
Purchases	
Fuel transaction fee	R3.50
Cash withdrawals	
At a branch	R100 plus R2.85 per R100 or part thereof
At a Nedbank ATM	R2.85 per R100 or part thereof
At another bank's ATM	R12 plus R2.85 per R100 or part thereof
At an international bank's ATM ¹¹	R65 plus R2.85 per R100 or part thereof
Over the counter	R100 plus R2.85 per R100 or part thereof
Local retailers' point of sale	R2
Cash deposits	
At a branch	R100 plus R2.85 per R100 or part thereof
At a Nedbank Intelligent Depositor ATM	R2.20 plus R2.85 per R100 or part thereof
Balance enquiries	
At a branch	R27
At another bank's ATM	R12
Transaction list at a Nedbank ATM	R12
Balance enquiry at a tillpoint or point of sale	R2
Transaction list at a branch	R30 per page





Transactions	Fee
Transfers and payments	
Interaccount transfer (Online Banking and self-service terminals)	RO
Electronic payments (Online Banking and self-service terminals)	R10
Manual payment fee ¹²	R200 per transaction
Transfer at a branch	R200 per transaction
Other fees	
Online Banking – payment notification: SMS or email	R0.50
Online Banking – payment notification: Fax	R30
Dishonoured payment	R30
Tracing fee	Up to R410
Incorrect disputed transaction fee (local)	R175
Incorrect disputed transaction fee (international)	R215
International currency conversion fee/Cross-border transaction fee ¹³	2.30%
Cross-border subscription fee	2.5%
Urgent card delivery (local) ¹⁴	R450
Declined transaction on a credit card at a tillpoint or point of sale	R10
Declined transaction fee on a credit card at another bank's ATM	R12
Declined card purchases due to insufficient money or use of an expired card)	R10
Cross-border subscription fee (debit and credit)	2.5%
LOTTO tickets (including PowerBall and LOTTO Plus)	R2
Value-added services: Prepaid airtime, data, and electricity purchases	R1.50
Banker card delivery (replacement or renewal cards only) ¹⁵	R160
PayShap – payment to a ShapID	R1
PayShap – payment to an account	R10

NOTES 12 A payment or transfer that we make on your behalf on your instruction. 13 A currency conversion fee will apply to all foreign transactions. 14 If applicable and available in South Africa only (urgent card replacement). 15 May be charged at our discretion. 16 Finance charges as defined in the card terms and conditions will be charged on cash advances

and withdrawals, electronic transfers, foreign exchange, casino chip and fuel purchases.



Notice | Term deposits

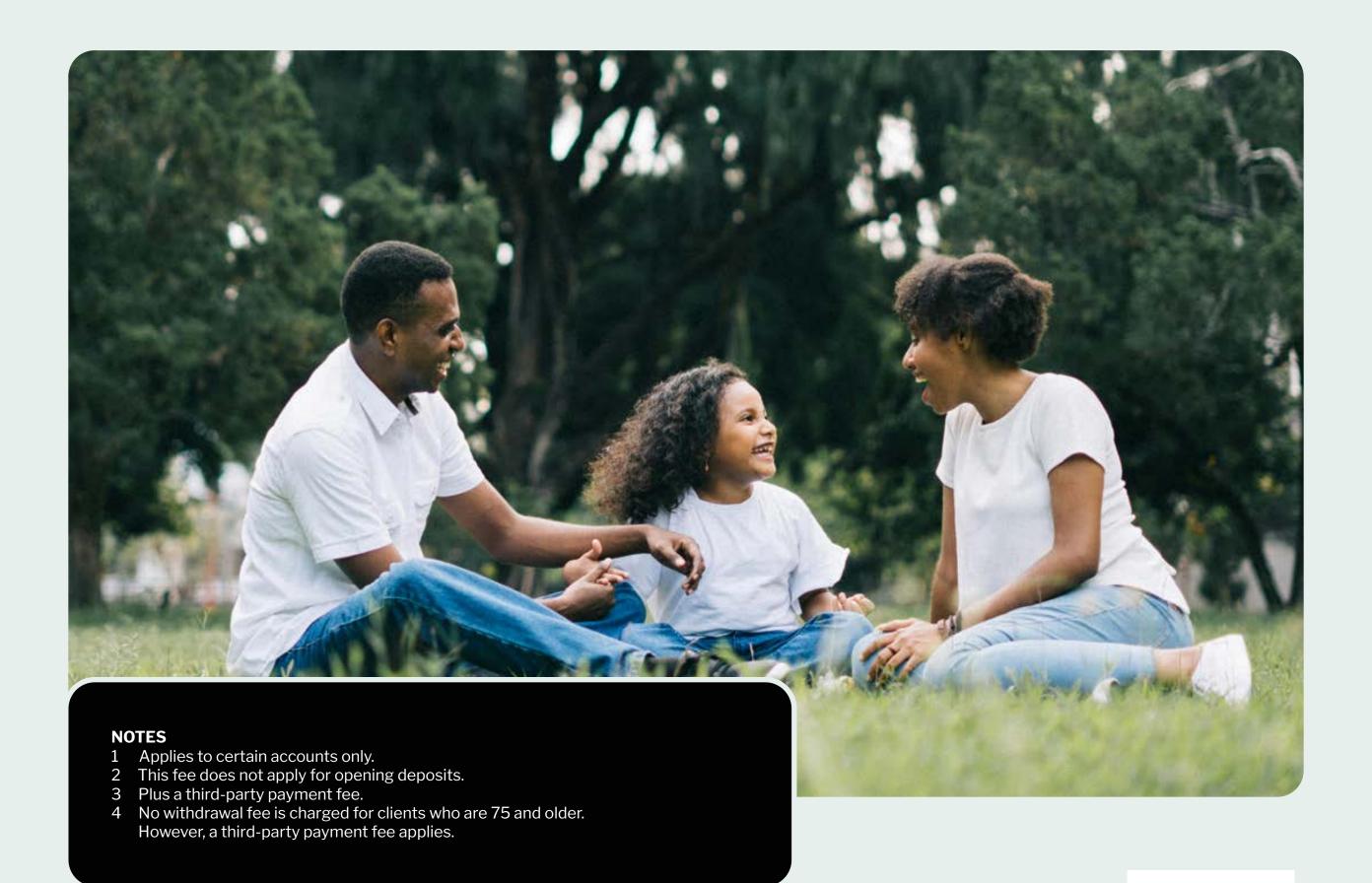
Effective from 1 January 2026.

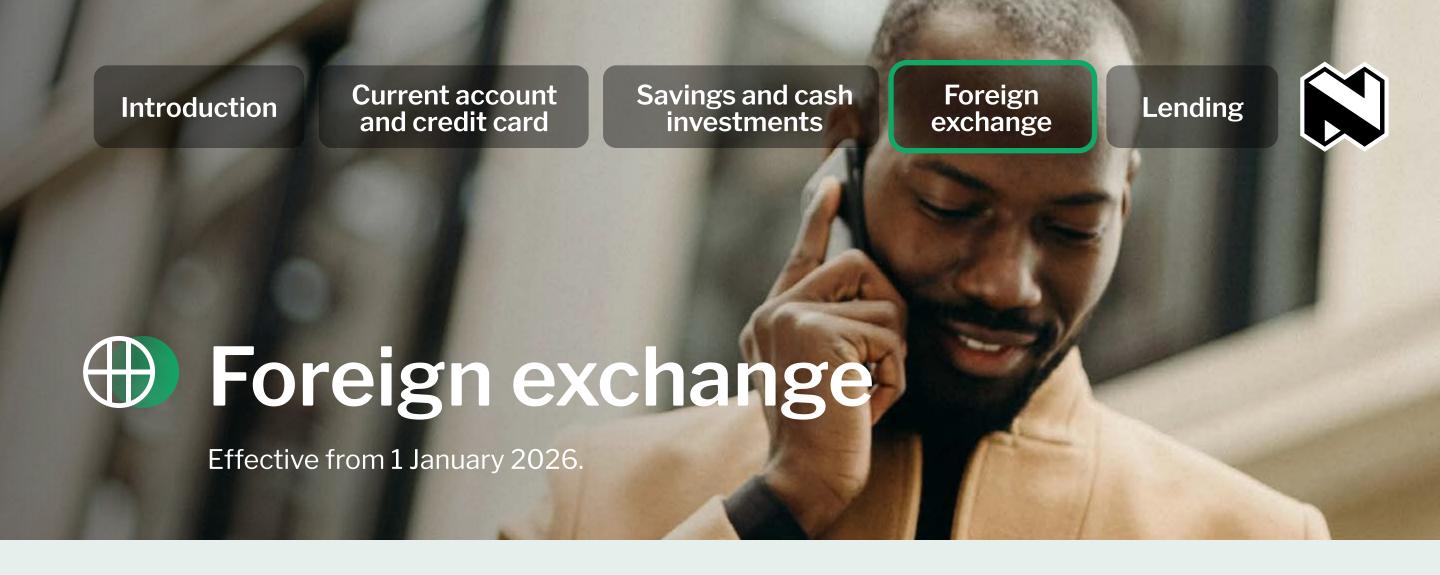
Nedbank Private Wealth offers a range of flexible notice and term-deposit accounts to meet your needs. Use our Nedbank Private Wealth app or Online Banking to open a new account and receive preferential interest rates¹.

Notices of withdrawal via our Nedbank Private Wealth app or Online Banking are free.



Transaction fees	Fee
Cash transactions	
Cash deposit fee at a branch ²	R100 plus R2.85 per R100 or part thereof
Cash deposit fee at a Nedbank Intelligent Depositor ATM	R2.20 per R100 or part thereof
Notice of withdrawal	
Notice of withdrawal (digital channels) Own account	Free
Notice of withdrawal (digital channels) 3rd party	1 x free per month; thereafter R55 per withdrawal ³
Notice of withdrawal (with our help)	R55 ⁴
Other fees	
Third-party payment fees	R55
Early-release penalty fee	Formula based





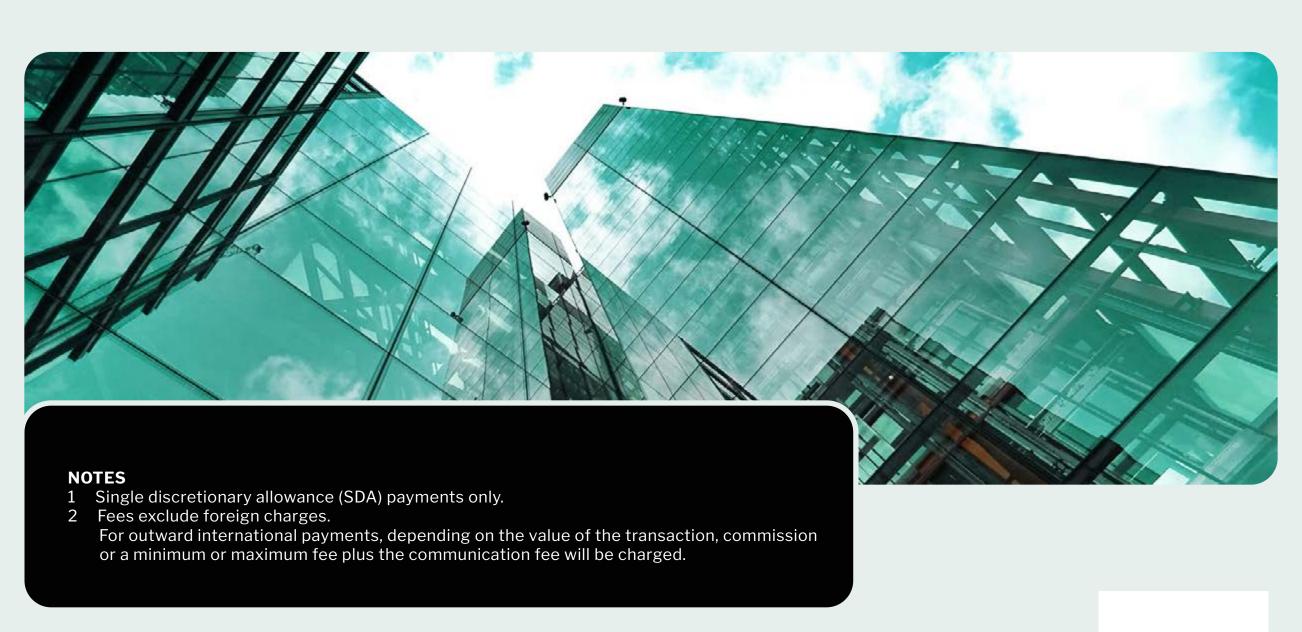
Your wealth banker can provide you with access to foreign exchange services, whether it is for travelling or to save in a currency.

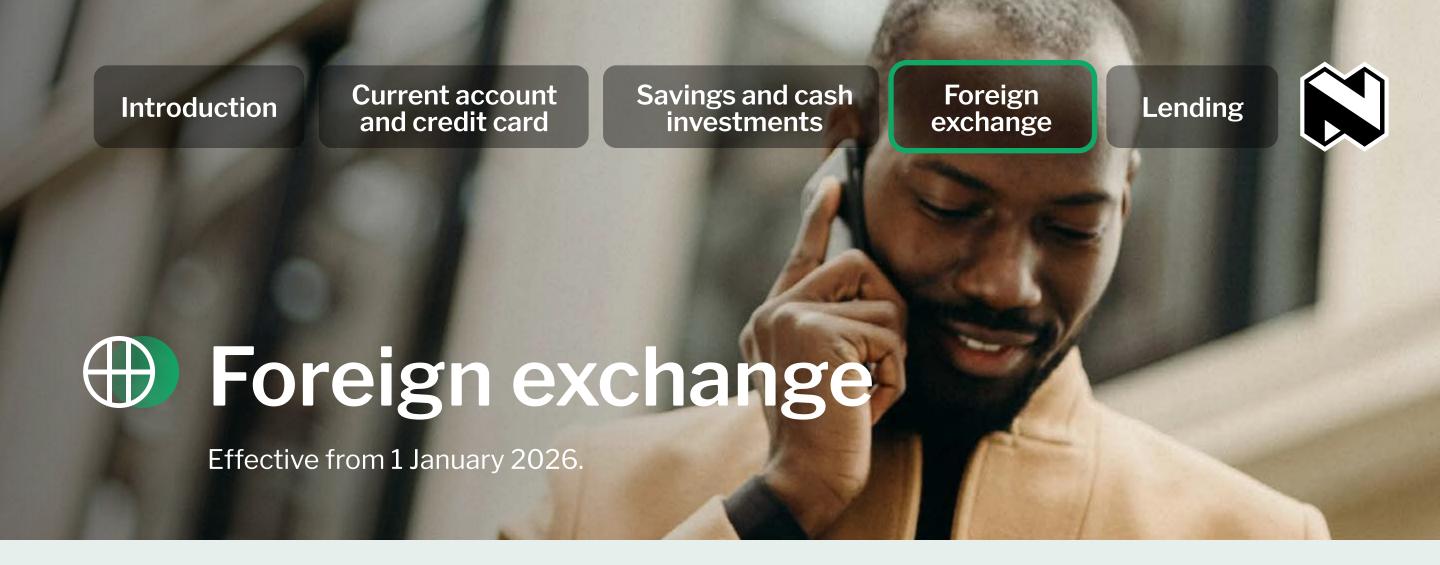
Our award-winning Nedbank Private Wealth app enables you to manage your Nedbank Travel Card wherever you are.

Use our digital channels to send and receive international payments.

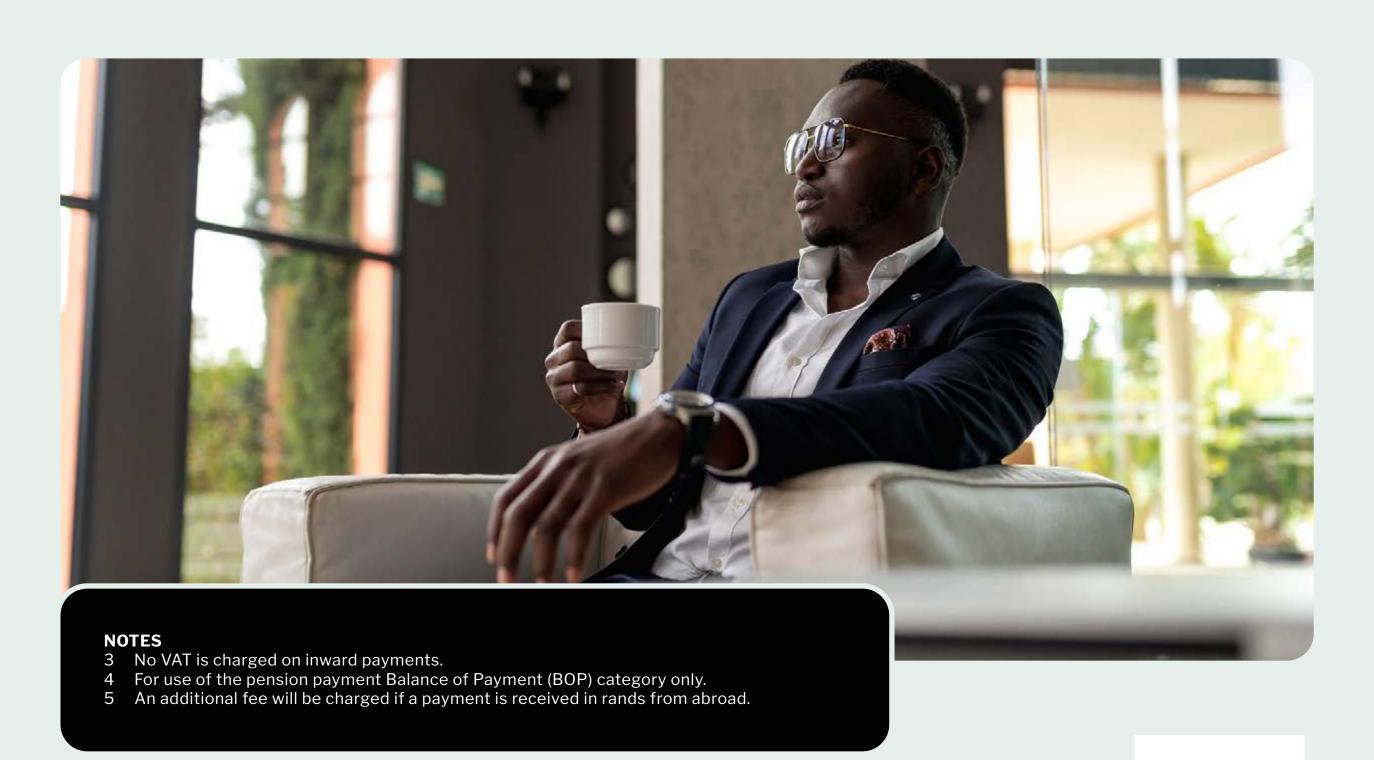


Transactions	Fee
Global-related services (Swift)	
Outward international payments	
Commission	0.74%
Minimum charge	R250
Maximum charge	R912
Communication fee (Swift)	R140
Outward international payments via digital channels	
Commission	0.55%
Minimum charge	R186
Maximum charge	R700
Communication fee (Swift)	R140
Online transfer to your Focus Account ¹	R630
Other outward international payment charges	
Recall of funds	R140
Incorrect instruction ²	R359
Debit advice notification fee	R0.50



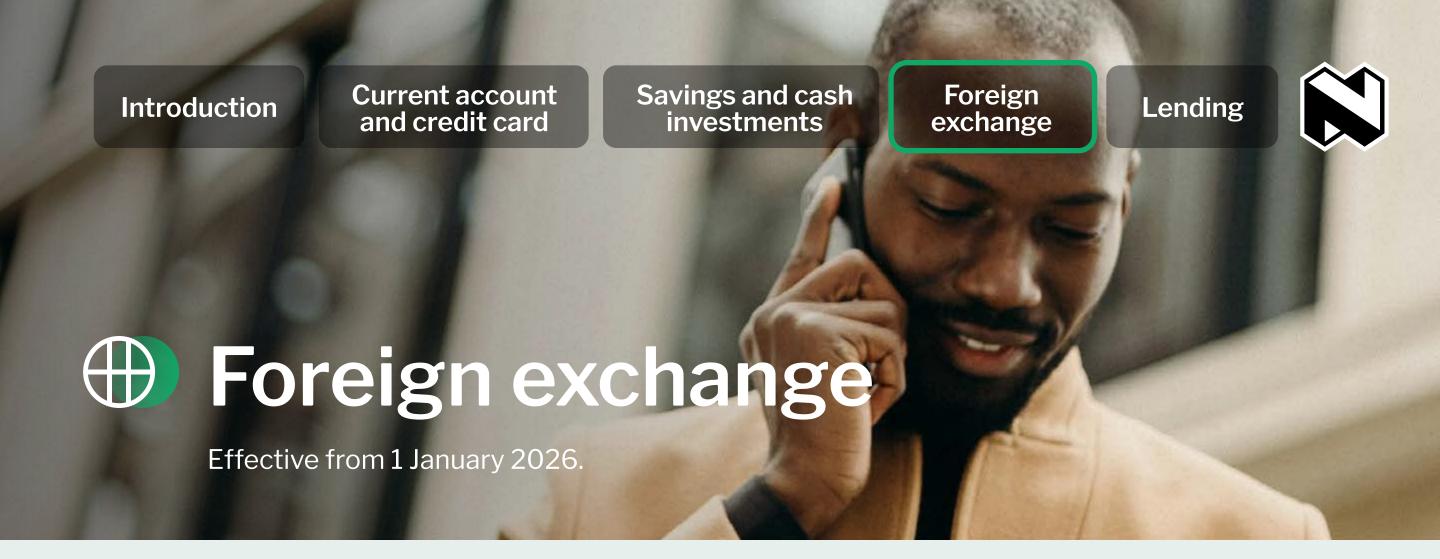


Transactions	Fee
Global-related services (Swift)	
Inward international payments ³	
Commission	0.67%
Minimum charge	R209
Maximum charge	R896
Payments under R2 000	R135
Pension payment⁴	50% discount
Inward international payments³ via digital channels	
Commission	0.59%
Minimum charge	R166
Maximum charge	R700
Payments under R2 000	R135
Pension payment⁴	50% discount
Other inward international payment charges	
Return of funds	US\$36, €36, £36 or R256 (depending on the transaction currency)
Payment search minimum charge	R320
ZAR transaction fee ⁵	R192
Credit advice notification fee	R0.50



Transactions	Fee
Global-related services (Swift)	
Common monetary area (CMA) payments	
ZAR payments made to a CMA country via digital channels	R46
ZAR payments made to a CMA country through a wealth banker	R288
ZAR payments received from a CMA country via digital channels	R40
ZAR payments received from a CMA country processed by a global consultant	R250
Payments to a CMA country made in currency	Outward international fees apply
Payments from a CMA country received in currency	Inward international fees apply
Foreign currency account (FCA)	
Monthly maintenance fee	Free
Transactions between FCA and transactional account using digital channels	Free
Transaction between FCA and offshore account	Outward international fees apply
Manual transactions between FCA and transactional account	R125
Transactions between FCA and Nedbank Travel Card	
Commission on load	2.20%
Minimum charge	R140
Commission on cashout	1.20%
Exchange control services	
Exchange control applications to SARB	R2 457
Renewal of previous authority	R820
Complex applications	Price on application





Transactions	Fee
Travel-related products	
Foreign bank notes – purchase and sales	
Commission (arranged via a wealth banker)	1.90%
Commission (via a digital channel)	1.90%
Commission (via a Nedbank branch)	2.69%
Administration fee	R135
Minimum charge	R150
Delivery ⁵	Free
Failed delivery	R400
Common monetary area (CMA) bank notes	
Commission	4.35%
Minimum charge	R151
Travel cards	
Multicurrency cash passport	
Commission	1.50%
Initial card fee ⁶	R161
Cross-currency conversion fee ⁷	4%
Encashment of unused money on the card ⁵	1%
Delivery ⁵	Free
Nedbank Travel Card	
Commission	1.15%
Minimum charge	R140
Initial card fee ⁶	Free
Backup card	Free
Replacement card ⁶	R107
Point-of-sale transactions	Free
Delivery ⁵	Free
Encashment of money to Nedbank current accounts	1.15%
Cross-currency conversion fee ⁷	3.10%
ATM withdrawal fee	US\$3.65
Inactivity fee	US\$3.10
Administration fee (for manual request only)	R95
Transaction history (for manual request only)	R30 per page

- Delivery within a radius of 50 km of the sourced forex branch.
 The fee for purchasing the card.
 Charged when one currency is converted to another.





Effective from 1 January 2026.

Choose a home loan as one of our flexible financing solutions.

This long-term finance is structured over a maximum repayment period of 360 months with flexible payment options, giving you access to the extra money in your account.

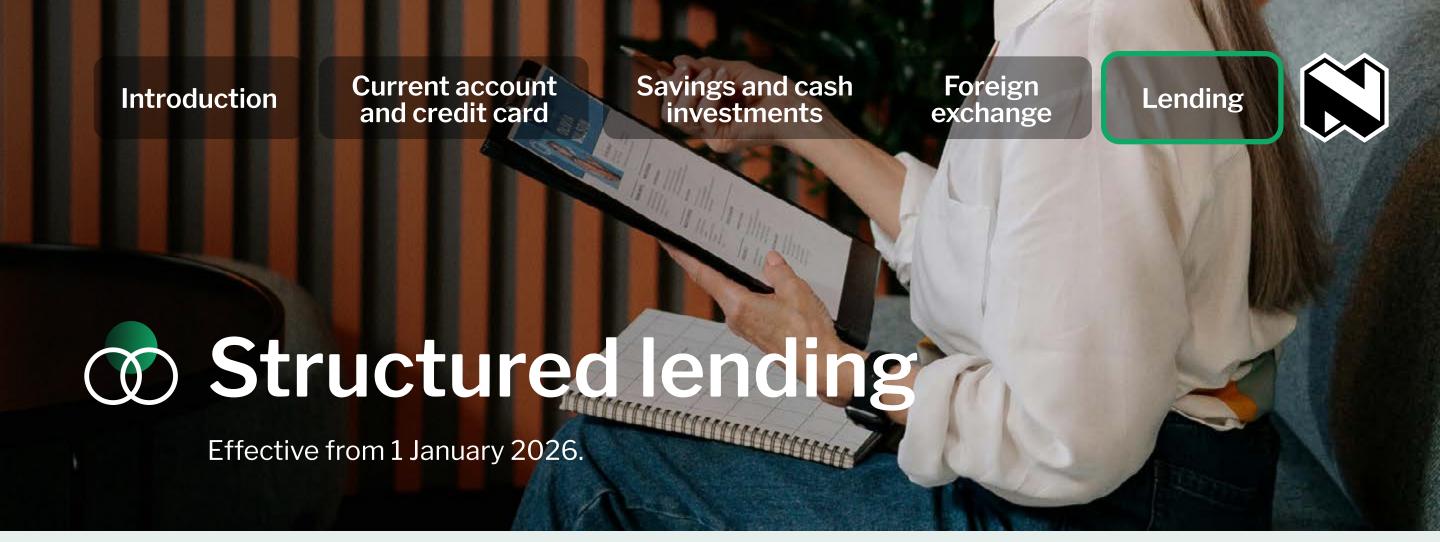


Home loan	Fee	
Monthly service fees		
Existing pre-NCA¹ client with a bond < R500 000	R5.75	
Existing pre-NCA¹ client with a bond >= R500 000	R69	
New clients and existing post-NCA¹ clients	R69	
Initiation fees	Within the NCA	Outside the NCA
New Ioan	R6 037	0.575% of the increase amount (minimum of R6 900)
Further loan with registration	R6 037	0.575% of the increase amount (minimum of R5 750)
Further loan without registration (readvance)	Free	Free

Transaction	Fee
Deposits	
Cash deposit ²	R100 plus R2.85 per R100 or part thereof



- 2 Cash deposit fees will be charged every time cash deposits are made into the home loan account.

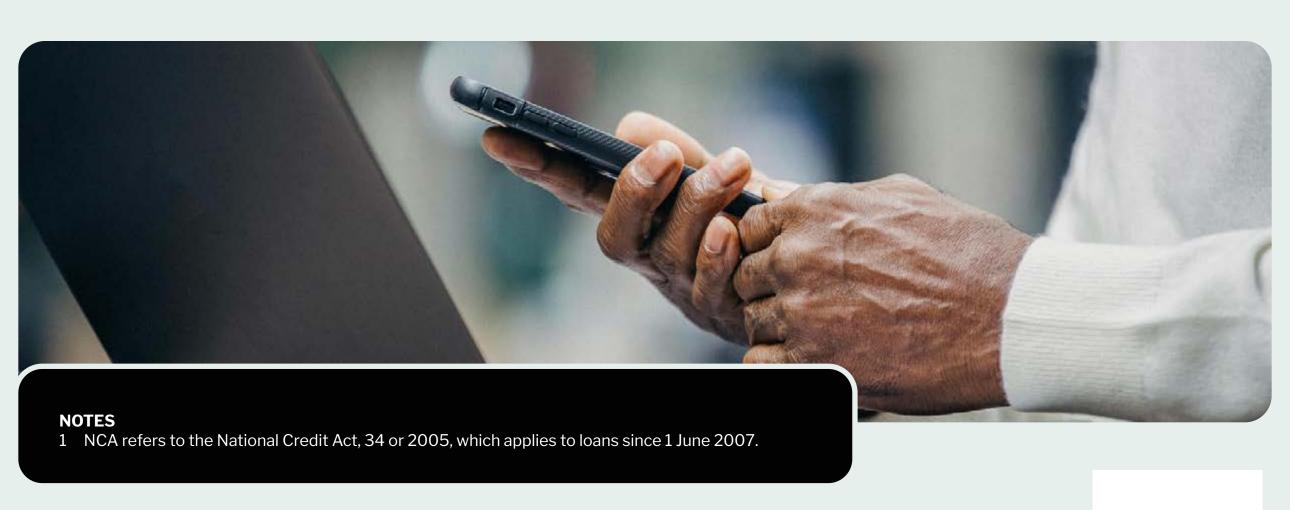


A client-centred solution offering a consolidated facility with flexibility in rates, terms, repayments and security structures.



Structured lending fee	Within the NCA ¹	Outside the NCA ¹
Monthly service fees		
Monthly service fee (post-NCA loans) ¹	R69 per loan	R155.25 per loan
Monthly service fee (pre-NCA loans) ¹	R57.50 per loan	R57.50 per loan
Structuring fees		
Initiation fee	Maximum of R1 265 without bond registration or R6 037 with bond registration Excludes property valuation fees	Percentage of the loan amount (risk-based) (minimum of R11 500)
Further loan or amendment fee	Charged as an initiation fee	Percentage of loan amount (risk-based) (minimum of R8 625)

Transaction	Fee
Deposits	
Cash deposit	R100 (base fee) + R2.85 per R100 or part thereof
Drawdown fees	
To a nominated account	Free
Real-time payments	R85
Other fees	
Statement copy fee	R60 per statement







Effective from 1 January 2026.

Access to bank undertakings in the form of guarantees as a payment instrument.



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

Fees	Standard guarantee	Non-standard¹ guarantee
Guarantee issued against banking products		
Establishment fees		
R0-R99 999.99	R1140	R2 280
R100 000-R499 999.99	R1 550	R3100
R500 000-R999 999.99	R4 400	R8 800
R1 000 000 +	R6 700	R13 400
Renewal fees ²		
R0-R99 999.99	R1140	R1140
R100 000-R499 999.99	R1 550	R1 550
R500 000-R999 999.99	R4 400	R4 400
R1 000 000 +	R6 700	R6 700
Amendment fees		
Amendment, including increasing the letter-of-guarantee amount	R900	R900
Non-take-up		
Non-take-up fees	R900	R900

Fees	Standard guarantee
Guarantee issued against an investment portfolio	
Establishment and renewal fees	
R0-R39 999.99	R1 200
R40 000-R99 999.99	R1 700
R100 000-R499 999.99	R4 600
R500 000 +	R7 100
Amendment fees	
Amendment, including increasing the letter-of-guarantee amount	R950
Non-take-up	
Non-take-up fees	R950

- 2 Property guarantees are renewed every 3 months and performance guarantees every 6 months.



Flexible vehicle and asset finance solutions to meet your short to medium needs with varied structuring features.

Effective from 1 January 2026.



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

Vehicle and asset finance fees Monthly service fees R69 Initiation fee – NCA clients R1 207.50 Initiation fee – non-NCA clients R2 875 Early-settlement fee¹ Interest will be charged on the outstanding capital amount if you do not give us 90 days notice.



NOTES

 $1\quad \text{Applies to agreements with an original principal debt value of R250\,000\,or\,more.}$

