

Nedbank Private Clients

Asset-related 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	Fees (including VAT at 15%)
Nedbond	
Raising fee	1% of the loan amount (minimum R6 037.50)
Early settlement	In case of early settlement, a penalty fee of 3.5% on the outstanding capital balance applies.
Monthly service fee	R69

Vehicle and asset finance	
Initiation fee: Inside the National Credit Act ¹	R165 plus 10% of the limit above R1 000, up to maximum of R1 207.50
Initiation fee: Outside the National Credit Act	0.80% of the principal debt (minimum of R2 200)
Monthly service fee	R69
Early-settlement penalty	If agreements with an original principal-debt value of R250 000 or more are settled early, interest will be charged on the outstanding capital amount if notice of 90 days has not been received.

Property guarantee	
Charges for a residential property guarantee	
Establishment fee	Minimum flat fee of R1 485
Non-take-up fee	Minimum flat fee of R739
Renewal fee (every 3 months)	Minimum flat fee of R739
Amendment fee	Minimum flat fee of R739
Charges for a commercial property guarantee	
Establishment fee	1.25% of the guarantee value
Non-take-up fee	Minimum flat fee of R739
Renewal fee (every 3 months)	Minimum flat fee of R739
Amendment fee	Minimum flat fee of R739

Letter of guarantee	
Establishment commission	
- R0-R49 999	R913
- R50 000-R99 999	R2 094
- R100 000 and more	R4 006
Renewal ²	
- R0-R49 999	R913
- R50 000-R99 999	R2 094
- R100 000 and more	R4 006
Amendment	
Amendment, including increasing the letter of guarantee amount.	R913
Non-take-up fee	
Non-take-up fee	R913

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Notes

1 Non-juristic entities fall within the ambit of the National Credit Act, 34 of 2005, for pricing purposes only.

2 Performance guarantees are renewed every 6 months.

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).