

Nedbank Private Clients

Private One Bundle 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%) |
|--|--------|---|
| Minimum opening deposit | | |
| Minimum opening deposit | | R0 |
| Minimum monthly balance | | |
| Minimum monthly balance that you must maintain | | R0 |
| Annual fees | | |
| Visa Electron/Maestro debit card service fee | | Free |
| Debit card service fee | | Free |
| Monthly fees | | |
| Account maintenance fee | | |
| Private One Bundle Account | 10, 11 | R470 |
| Young Private One Bundle Account | 8, 11 | R235 |
| eNotes | | Free |
| Self-service banking: Subscription | 2 | Free |
| Debit card: Nedbank Greenbacks linkage fee | | Free |
| Secondary card fees | | 1 free debit and credit card; thereafter R63 per card per month |
| Credit facility fees | | |
| Initiation fee | | Free |
| Monthly credit facility fee | 7 | Free |
| Credit and debit interest | | |
| Credit interest | 12 | 0.75% per year |
| Debit interest | 13 | Up to 40 days' interest-free credit on point-of-sale transactions |
| Transaction fees | | |
| Deposits | | |
| Electronic deposit | | Free |
| Cash deposit | | |
| – At a Nedbank branch | | R10 plus R2.52 per R100 or part thereof |
| – At a Nedbank Intelligent Depositor ATM | 1 | First R40 000 free per billing cycle; thereafter 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 |
| Cash withdrawals | | |
| At a participating retailer | 3 | Free |
| At a participating retailer, combined with a purchase at the store | 3 | Free |
| At a Nedbank ATM | | Free |
| 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 |
| Electronic payments | | |
| With Cellphone Banking (*120*001#) | | Free |
| Debit order (internal) | | Free |
| On Nedbank Online Banking or the Money app | | Free |
| Via self-service kiosks | | Free |
| Stop order | | Free |
| Debit order (external) | | Free |
| Payment notifications | 6 | |
| – SMS | | Free |
| – Email | | Free |
| – Fax | | Free |
| 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 |

Transaction fees
Payments at a branch

| | |
|-------------------------------|------|
| To a Nedbank account | R200 |
| To an account at another bank | R200 |

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 | Free |
| At a branch | Free |

Debit card charges

| | | |
|--|----|-------------------------------|
| Purchase at a tillpoint | 14 | Free |
| Fuel purchase | | Free |
| Face to Face Delivery | | Free |
| Card replacement fee | | Free |
| 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 | Free |
| 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 | | Free |
| – 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 | Free |
| Copy of a deposit slip at a branch | | R60 |

Prepaid purchases and top-ups

| | |
|-----------------------|------|
| Airtime and data | Free |
| Electricity | Free |
| 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 |
| Pay to a cellphone number | 9 | R12 per R1 000 |
| 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 |

Transaction fees

Other charges

| | |
|---|--------|
| 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 |
| Copy of an asset-based finance agreement | R81 |
| Copy of a bond agreement | R81 |
| Copy of a residential home loan agreement | R81 |
| Copy of an e-NaTIS document | R81 |
| Account confirmation letter | R27 |
| Confirmation of a signatories letter | R27 |
| Cross-border letter | R81 |
| Copy of an amortisation schedule for asset-based finance agreement | R81 |
| Visa letter | R27 |

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

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, facility fees may differ for internal banking segments.
- 8 For Young Private Clients younger than 30 years with at least a 4-year degree (or NQF 8-equivalent) from an institution approved by the South African Qualifications Authority. The fee will change to R470 in the first billing cycle after your 30th birthday.
- 9 Send money quickly and securely to any South African cellphone number.
- 10 If you are 55 or older and have a Private Bundle Account, you will receive a rebate if you keep a total average daily credit balance of R300 000 or more across your savings, investment and/or money market products:
 - 55 to 64 years: 30% of the monthly maintenance fee
 - 65 to 74 years: 40% of the monthly maintenance fee
 - 75 years or older: 50% of the monthly maintenance fee

Rebates are calculated and paid at the end of each billing cycle, based on the average balance maintained throughout that period. Rebates are limited to 1 Private One Bundle Account per client per billing cycle.
- 11 A compulsory minimum credit limit of R2 000 and R10 000 needs to be maintained to qualify for the Young Private One Bundle Account and Private One Bundle Account respectively. If you do not, we will convert the account to a Private Bundle Account or a Young Private Bundle Account.
- 12 Credit interest will accrue daily and be credited to the account monthly.
- 13 You qualify for a debit interest rebate on point-of-sale transactions if you settle the debit balance within 10 days of the end of the billing cycle.
- 14 This includes card and contactless payments.

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