

# Investment accounts product disclosures



This matrix covers the following products:

- Savings account
- Notice deposits
- Prime-linked deposits

Product Name	Justsave	Tax-Free Savings Account	JustInvest	MoneyTrader	32day Notice	PrimeSelect
Product type	Savings account	Notice deposit	Notice deposit	Notice deposit	Notice deposit	Prime-linked deposit
<b>General features</b>	A day-to-day savings account with immediate access to your money, basic transactional capability, competitive interest rates and no monthly maintenance fees. Designed to complement your everyday transactional account. You can make additional deposits of any value at any time.	<ul style="list-style-type: none"> <li>• The Nedbank Tax-free Savings Account is a one-day notice deposit that offers competitive interest rates and short-term flexibility.</li> <li>• You can invest indefinitely, withdraw your money and make additional deposits at any time.</li> <li>• The interest you earn is tax-free – within the prescribed yearly and lifetime limits as determined by the National Treasury.</li> <li>• A yearly limit of R36 000 and a lifetime limit of R500 000 apply to all tax-free savings accounts that you have with all financial institutions. You may not exceed the yearly and lifetime limits.</li> </ul>	The Nedbank JustInvest Account is a one-day notice deposit that offers a competitive interest rate and short-term flexibility. You can invest indefinitely, withdraw your money, and make additional deposits at any time.	The Nedbank MoneyTrader Account is a one-day notice deposit that offers a competitive interest rate and short-term flexibility. You can invest indefinitely, withdraw your money and make additional deposits at any time.	The Nedbank 32Day Notice Account is a 32-day notice deposit that offers a competitive interest rate and short-term flexibility. You can invest indefinitely, withdraw your money by giving 32 days' notice and make additional deposits.	This is a fixed-term investment, with the interest rate linked to the prime rate. You can make limited additional deposits and can access a portion of your investment during the investment term, without incurring any penalties.
<b>Key features</b>	<ul style="list-style-type: none"> <li>• You have immediate access to your money.</li> <li>• Interest rates will fluctuate according to changes in market rates, and we may change interest rates at our discretion.</li> <li>• Interest rates are tiered so that larger balances attract higher rates.</li> <li>• You can link your account to an electronic profile so that you can do all transactions online.</li> </ul>	<ul style="list-style-type: none"> <li>• You have to give one day's notice for full or partial withdrawal (subject to a specified minimum).</li> <li>• Your money may remain invested indefinitely and your capital is secure.</li> <li>• Interest rates are tiered so that larger balances attract higher rates.</li> <li>• We apply interest rate increases and decreases immediately. You can link it to an electronic profile to do transactions (within the product rules) online.</li> </ul>	<ul style="list-style-type: none"> <li>• We need one day's notice for full or partial withdrawal (subject to a specified minimum).</li> <li>• You can keep your money invested indefinitely and your capital is secure.</li> <li>• Interest rates are tiered so that larger balances attract higher rates.</li> <li>• We apply interest rate increases and decreases immediately. You can link the account to an electronic profile to do transactions (within the product rules) online.</li> </ul>	<ul style="list-style-type: none"> <li>• We need one day's notice for full or partial withdrawal (subject to a specified minimum).</li> <li>• You can keep your money invested indefinitely and your capital is secure.</li> <li>• We apply interest rate increases and decreases immediately. You can link the account to an electronic profile to do transactions (within the product rules) online.</li> </ul>	<ul style="list-style-type: none"> <li>• We need 32 days' notice for full or partial withdrawal (subject to a specified minimum).</li> <li>• You can keep your money invested indefinitely and your capital is secure.</li> <li>• Interest rates are tiered so that larger balances attract higher rates.</li> <li>• We apply interest rate increases and decreases immediately. You can link the account to an electronic profile to do transactions (within the product rules) online.</li> </ul>	<ul style="list-style-type: none"> <li>• A fixed sum of money is invested for a fixed period of between three and 18 months.</li> <li>• You choose the term when you open the account and your capital is secure.</li> <li>• The interest rate is set as a percentage of our prevailing prime rate.</li> <li>• The ratio to prime depends on the term of the investment and, although prime may change during the term of the investment, the ratio is guaranteed for the term of the investment.</li> <li>• You may make limited withdrawals and additional deposits.</li> </ul>

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Product Name	Justsave	Tax-Free Savings Account	JustInvest	MoneyTrader	32day Notice	PrimeSelect
Product type	Savings account	Notice deposit	Notice deposit	Notice deposit	Notice deposit	Prime-linked deposit
Available to	Individual clients 18 years or older.	Individual clients only.	All individual and Small-business Services clients. Not available to corporate or Commercial Banking clients.	All individual and Small-business Services clients. Not available to Corporate or Commercial Banking clients.	All individual and Small-business Services clients. Not available to corporate or Commercial Banking clients.	Any client.
Minimum investment/deposit and minimum balance to be maintained, which we will determine.	R50	R500	R500	R50 000	R250	R5 000
Term	Your money is available immediately.	N/A (minimum notice of one day). You cannot do transfers between 14 February and 1 March.	N/A (notice of one day)	N/A (notice of one day)	N/A (notice of 32 days)	Three to 18 months.
Maturity options	N/A	N/A	N/A	N/A	N/A	Before maturity we will try to contact you for instructions about paying out the money. You have the following options: <ul style="list-style-type: none"> <li>You can reinvest the money or part of it in the same product or any other Nedbank investment product that you qualify for.</li> <li>We can pay the money into a Nedbank current, savings, home loan or credit card account, or transfer it to a current or savings account at another bank.</li> <li>If you do not give us instructions before the maturity date, we will reinvest the money in a notice deposit product at the interest rate that applies at that time.</li> </ul>
Accessibility	<ul style="list-style-type: none"> <li>You can withdraw any amount immediately at a Nedbank branch, any ATM and participating retailers but you must maintain a minimum balance of R50.</li> <li>You can transfer money from one account to another via digital platforms.</li> <li>You can make withdrawals and additional deposits electronically at any time.</li> </ul>	<ul style="list-style-type: none"> <li>You can withdraw part of the investment, but you must keep a minimum balance of R50 and withdraw at least R500 at a time.</li> <li>You must give us notice of at least one day if you have money to withdraw. We cannot pay out your money as cash but will pay it into any account of your choice, according to valid account options.</li> <li>You must give the notice of one day at a branch or via On-line Banking. If the withdrawal amount is for less than R50 000, and you want us to pay it into your Nedbank savings or current account and there is no status or pledge against the deposit, you can phone the Nedbank Contact Centre on 0800 555 111 to make a withdrawal, or send an email to your branch, if we have an approved email indemnity on record for you.</li> </ul>	<ul style="list-style-type: none"> <li>You can withdraw part of the investment, but you must keep a minimum balance of R500 and withdraw at least R100 at a time.</li> <li>You must give us notice of at least one day if you have money to withdraw.</li> <li>We cannot pay out your money as cash but will pay it into any account of your choice.</li> <li>You must give the notice of one day at a branch or via a digital banking profile. If the withdrawal amount is for less than R50 000, and you want us to pay it to your Nedbank savings or current account and there is no status or pledge against the deposit, you can phone the Nedbank Call Centre on 0800 555 111 to make a withdrawal, or send an email to your branch, if we have an approved email indemnity on record for you.</li> </ul>	<ul style="list-style-type: none"> <li>You may withdraw part of the investment, but you must keep a minimum balance of R50 000 and withdraw at least R5 000 at a time.</li> <li>You must give us notice of at least one day if you have money to withdraw.</li> <li>We cannot pay out your money as cash but will pay it into any account of your choice.</li> <li>You must give the notice of one day at a branch. If the withdrawal amount is for less than R50 000, and you want us to pay it to your Nedbank savings or current and there is no status or pledge against the deposit, you can phone the Nedbank Contact Centre on 0800 555 111 to make a withdrawal, or send an email to your branch, if we have an approved email indemnity on record for you.</li> </ul>	<ul style="list-style-type: none"> <li>You can withdraw part of the investment, but you must keep a minimum balance of R250 and withdraw at least R100 at a time.</li> <li>You must us notice of at least 32 days if you have money to withdraw.</li> <li>We cannot pay out your money as cash but will pay it into any account of your choice.</li> <li>You must give the notice of 32 days at a branch or via digital banking channels. If the withdrawal amount is for less than R50 000, and you want us to pay it to your Nedbank savings or current and there is no status or pledge against the deposit, you can phone the Nedbank Contact Centre on 0800 555 111 to make a withdrawal, or send an email to your branch, if we have an approved email indemnity on record for you.</li> </ul>	<ul style="list-style-type: none"> <li>You can make a maximum of five withdrawals of up to 50% of the initial capital you invested, with a minimum of R1 000 per withdrawal.</li> <li>You must give notice at a branch. If the withdrawal amount is for less than R50 000, and you want us to pay it to your Nedbank savings or current account and there is no status or pledge against the deposit, you can phone the Nedbank Contact Centre on 0800 555 111 to make a withdrawal, or send an email to your branch, if we have an approved email indemnity on record for you.</li> </ul>

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Product Name	Justsave	Tax-Free Savings Account	JustInvest	MoneyTrader	32day Notice	PrimeSelect
Product type	Savings account	Notice deposit	Notice deposit	Notice deposit	Notice deposit	Prime-linked deposit
<b>Additional deposits</b>	Unlimited	Unlimited, subject to the yearly and lifetime contribution limits. The minimum additional deposit is R50. You cannot replace money you have withdrawn.	Unlimited, with a minimum of R100 per additional deposit. We may limit cash deposits and also charge a cash deposit fee, if applicable.	Unlimited, with a minimum of R5 000 per additional deposit. We may limit cash deposits and also charge a cash deposit fee, if applicable.	Unlimited, with a minimum of R100 per additional deposit. We may limit cash deposits and also charge a cash deposit fee, if applicable.	You may make a maximum of five additional deposits of up to 50% of the initial capital you invested, with a minimum of R1 000 per deposit. We may limit cash deposits and also charge a cash deposit fee, if applicable.
<b>Fees and charges</b>	The pricing schedule at nedbank.co.za has details of the fees and charges for this account.	No service, maintenance or yearly fees apply.	<ul style="list-style-type: none"> <li>No monthly service, maintenance or yearly fees apply.</li> <li>Cash deposit fees apply as above.</li> <li>You may have to pay a fee for payments to third-party bank accounts.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly service, maintenance or yearly fees apply.</li> <li>Cash deposit fees apply as above.</li> <li>You may have to pay a fee for payments to third-party bank accounts.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly service, maintenance or yearly fees apply.</li> <li>Cash deposit fees apply as above.</li> <li>You may have to pay a fee for payments to third-party bank accounts.</li> </ul>	<ul style="list-style-type: none"> <li>No monthly service, maintenance or yearly fees apply.</li> <li>Cash deposit fees apply as above.</li> </ul>
<b>Additional charges or interest on early withdrawal or cancellation</b>	N/A	If you do not comply with the limits, the South African Reserve Bank may charge a penalty fee. The penalty will be 40% on any amount exceeding the limits. Get independent tax advice from a qualified tax consultant.	N/A	N/A	Penalty fees apply if you withdraw early. The terms and conditions have more information.	Penalty fees apply if you withdraw early. The terms and conditions have more information.
<b>Interest rate (fixed/variable)</b>	Variable, depending on market rates.	<ul style="list-style-type: none"> <li>The interest rate will fluctuate according to changes in market rates. No rate protection period exists in the case of falling interest rates.</li> <li>We may also increase or decrease the rate according to changes in market conditions. We apply rate increases and decreases immediately.</li> </ul>	<ul style="list-style-type: none"> <li>The interest rate will fluctuate according to changes in market rates. No rate protection period exists in the case of falling interest rates.</li> <li>We may also increase or decrease the rate according to changes in market conditions. We apply rate increases and decreases immediately.</li> </ul>	<ul style="list-style-type: none"> <li>The interest rate will fluctuate according to changes in market rates. No rate protection period exists in the case of falling interest rates.</li> <li>We may also increase or decrease the rate according to changes in market conditions. We apply rate increases and decreases immediately.</li> </ul>	<ul style="list-style-type: none"> <li>The interest rate will fluctuate according to changes in market rates. No rate protection period exists in the case of falling interest rates.</li> <li>We may also increase or decrease the rate according to changes in market conditions. We apply rate increases and decreases immediately.</li> </ul>	The rate's ratio to prime is fixed for the term of the investment. But the applicable interest rate will change when prime changes.
<b>Interest you receive</b>	We will confirm the rate when you invest. Current rates are available from any Nedbank branch, the Nedbank Contact Centre or our digital channels, including the Money app, Online Banking, and our website. Interest rates are valid only for the business day on which the rate is quoted.	We will confirm the rate when you invest. Current rates are available from any Nedbank branch, Nedbank Contact Centre or digital channel, including the Money app, Online Banking, and our website, and are valid only for the business day on which the rate is quoted.	We will confirm the rate when you invest. Current rates are available from any Nedbank branch, Nedbank Contact Centre or digital channel, including the Money app, Online Banking, and our website, and are valid only for the business day on which the rate is quoted.	We will confirm the rate when you invest. Current rates are available from any Nedbank branch, Nedbank Contact Centre or digital channel, including the Money app, Online Banking, and our website, and are valid only for the business day on which the rate is quoted.	We will confirm the rate when you invest. Current rates are available from any Nedbank branch, Nedbank Contact Centre or digital channel, including the Money app, Online Banking, and our website, and are valid only for the business day on which the rate is quoted.	We will confirm the rate when you invest. Current rates are available from any Nedbank branch, Nedbank Contact Centre or digital channel, including the Money app, Online Banking, and our website, and are valid only for the business day on which the rate is quoted.
<b>How interest is calculated</b>	We calculate the interest earned on the daily balance in the account, based on a 365-day year.	We calculate the interest earned on the daily balance in the account, if you maintain the minimum balance, and it is based on a 365-day year.	We calculate the interest earned on the daily balance in the account, based on a 365-day year.	We calculate the interest earned on the daily balance in the account, if you maintain the minimum balance, and it is based on a 365-day year.	We calculate the interest earned on the daily balance in the account, if you maintain the minimum balance, and it is based on a 365-day year.	We calculate the interest earned on the daily balance in the account, based on a 365-day year and, if the interest frequency is greater than monthly, it will be capitalised monthly to earn interest on interest.
<b>Disposal instructions</b>	N/A	We can pay capital and/or interest into a Nedbank current, savings, home loan, credit card or notice deposit account (if the minimum deposit criteria for the notice deposit are met) or a savings or current account held at another bank. We will not pay the capital and/or interest out in cash.	We can pay capital and/or interest into a Nedbank current, savings, home loan, credit card or notice deposit account (if the minimum deposit criteria for the notice deposit are met) or a savings or current account held at another bank. We will not pay the capital and/or interest paid out in cash.	We can pay capital and/or interest into a Nedbank current, savings, home loan, credit card or notice deposit account (if the minimum deposit criteria for the notice deposit are met) or a savings or current account held at another bank. We will not pay the capital and/or interest out in cash.	We can pay capital and/or interest into a Nedbank current, savings, home loan, credit card or notice deposit account (if the minimum deposit criteria for the notice deposit are met) or a savings or current account held at another bank. We will not pay the capital and/or interest out in cash.	We can pay capital and/or interest into a Nedbank current, savings, home loan, credit card or notice deposit account (if the minimum deposit criteria for the notice deposit are met) or a savings or current account held at another bank. We will not pay the capital and/or interest out in cash.

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Product type	Savings account	Notice deposit	Notice deposit	Notice deposit	Notice deposit	Prime-linked deposit
Interest payment frequency	The interest you earn is capitalised monthly to the account on the 5th-last business day of each month.	We may pay out the interest you earn monthly on a date of your choice or capitalise it to earn interest on interest.	We may pay out the interest you earn monthly on a date of your choice or capitalise it to earn interest on interest.	We may pay out the interest you earn monthly on a date of your choice or capitalise it to earn interest on interest.	We may pay out the interest you earn monthly on a date of your choice or capitalise it to earn interest on interest.	We pay out the interest you earn monthly, quarterly, twice a year or yearly on a date of your choice, or on maturity.
Possible changes to interest rate	Interest rates can change, depending on changes in market rates or at our discretion. If the interest changes, we will let you know in writing or on your statement.	Rates can change, depending on changes in market rates, and are at our discretion. We will tell you in writing or on your statement of downward interest rate changes only. If you do not receive this notice, we will not be prevented from decreasing the interest rate.	Rates can change, depending on changes in market rates, and are at our discretion. We will tell you in writing or on your statement of downward interest rate changes only. If you do not receive this notice, we will not be prevented from decreasing the interest rate.	Rates can change, depending on changes in market rates, and are at our discretion. We will tell you in writing or on your statement of downward interest rate changes only. If you do not receive this notice, we will not be prevented from decreasing the interest rate.	Rates can change, depending on changes in market rates, and are at our discretion. We will tell you in writing or on your statement of downward interest rate changes only. If you do not receive this notice, we will not be prevented from decreasing the interest rate.	Rates can change depending on changes in the prime rate. We may change the rate's ratio to prime on new investments. We will tell you in writing or on your statement of downward interest rate changes only. If you do not receive this notice, we will not be prevented from decreasing the interest rate.
Electronic access	Can be maintained on any digital channel and is available to you if you have a digital profile.	Can be opened and maintained on any digital channel and is available to you if you have a digital profile.	Can be opened and maintained on any digital channel and is available to you if you have a digital profile.	Can be opened and maintained on any digital channel and is available to you if you have a digital profile.	Can be opened and maintained on any digital channel and is available to you if you have a digital profile.	Can be opened and maintained on any digital channel and is available to you if you have a digital profile.
Electronic product option	N/A	N/A	N/A	N/A	The Electronic 32Day Notice Account is available to you only if you have a digital profile. You can open and maintain it only on our digital channels, and not at a Nedbank branch or through the Nedbank Call Centre. The interest rate we pay on the Electronic 32Day Notice is higher than the rates on the non-electronic equivalent. If you want to change from a 32Day Notice to an Electronic 32Day Account, you can reinvest the money only after the term of the existing product expires.	N/A

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Product type	Savings account	Notice deposit	Notice deposit	Notice deposit	Notice deposit	Prime-linked deposit
Tax-free transfer process	N/A	<ul style="list-style-type: none"> <li>You can transfer money from a tax-free account held with us to another tax-free account held at another product provider only twice in any given tax year.</li> <li>We will process the transfer within 10 business days of receiving your request if we receive the request 10 business days before the end of February for that tax year.</li> <li>We will also not process a transfer request if the amount remaining after the transfer would be less than the minimum amount required for the Nedbank Tax-free Account. You can get this information at any time at nedbank.co.za, any of our branches or by calling the Nedbank Contact Centre.</li> <li>We will issue a transfer certificate that will record the information about the transfer.</li> <li>Subject to the above, any return on a Nedbank Tax-free Account will be tax-free in your hands.</li> </ul>	N/A	N/A	N/A	N/A
Transacting capability	Limited transactional capability with an optional card. No debit order or overdraft facility available.	No transactional capability				
Statements	<ul style="list-style-type: none"> <li>You can view and download your monthly statement for free via our digital channels.</li> <li>Fees apply only if you use certain channels or download statements older than 3 months. Please refer to our pricing schedule for detailed fees.</li> </ul>	You can view and download your monthly statement for free via our digital channels.	You can view and download your monthly statement for free via our digital channels.	You can view and download your monthly statement for free via our digital channels.	You can view and download your monthly statement for free via our digital channels.	You can view and download your monthly statement for free via our digital channels.
Cooling-off period	No cooling-off period applies.					
Other means by which deposit-related products or services are offered	You can get information on these deposits at any branch or at nedbank.co.za. You can open accounts via the following channels: <ul style="list-style-type: none"> <li>A Nedbank branch.</li> <li>Online at nedbank.co.za.</li> <li>The Nedbank Contact Centre (0800 555 111).</li> <li>Digital channels, including the Money app and Online Banking.</li> </ul>					

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Product type	Savings account	Notice deposit	Notice deposit	Notice deposit	Notice deposit	Prime-linked deposit
<b>Client identification</b>	We need the following information from a South African citizen or resident when opening an account: <ul style="list-style-type: none"> <li>• Full names, date of birth and identification number, verified by a valid identity document or card.</li> <li>• Your banker can give you more details and tell you what documents we need for every type of client.</li> <li>• You must notify us in writing or in person of any changes in your identification details and/or address and submit the required supporting documents to your nearest branch.</li> </ul>					
<b>Confidentiality</b>	We will hold your personal information, account details, name and address confidentially for up to five years after account closure, and it will not be disclosed to anyone, apart from the following instances: <ul style="list-style-type: none"> <li>• If we are legally compelled to do so.</li> <li>• If it is in the public interest to disclose.</li> <li>• If our interests require disclosure. But your account details, name or address will not be disclosed to anyone else, including other companies in the group for marketing purposes, unless so authorised by you.</li> <li>• If we disclose it on your request or with your written consent.</li> </ul>					
<b>Access to information</b>	In addition to your right to query/access information relating to your deposit/account, the Promotion of Access to Information Act, 2 of 2000, governs your right to access information that we have that you might need to promote/protect your rights. We published a manual about how you can get access to these records, and this is available at <a href="http://nedbank.co.za">nedbank.co.za</a> .					

Product supplier details	
<b>Name</b>	Nedbank Limited Registration number: 1951/000009/06
<b>Physical address</b>	Nedbank 135 Rivonia Campus 135 Rivonia Road Sandown Sandton 2196
<b>Postal address</b>	PO Box 1144 Johannesburg 2000
<b>Telephone number</b>	+27 11 294 4444
<b>Your duty to provide all material information</b>	The onus is on you to disclose all material facts and give any information we require properly and accurately.
<b>Complaints resolution (retail and corporate clients)</b>	Client complaints helpline
<b>Telephone number</b> <b>Email</b> <b>Website</b>	0860 444 000 <a href="mailto:clientfeedback@nedbank.co.za">clientfeedback@nedbank.co.za</a> <a href="http://www.nedbank.co.za">www.nedbank.co.za</a>
<b>Complaints resolution (Business Banking clients)</b>	Client complaints helpline
<b>Contact name and postal address</b>	Kobus le Roux Business Banking Complaints Resolution Desk PO Box 3212 Johannesburg 2000
<b>Telephone number</b>	0860 103 870

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<b>Compliance Department</b>	Retail Transactional and Investment Products Compliance Department PO Box 1144 Johannesburg 2000
<b>FAIS Ombudsman Contact details</b>	Postal Address: PO Box 74751, Lynnwood Ridge, 0400 Telephone: +27 12 348 3447 Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> Website: <a href="http://fasiombud.co.za">fasiombud.co.za</a>

#### Disclaimer

1. These products and their features are current at the time of printing these disclosures and can change without prior notice.
2. Please discuss these product options with your banker to get more details.
3. This table is not intended to give advice, but merely sets out the various deposit options.
4. There could be other investment options that may better suit your needs, but that are not in the table above.
5. We will not be liable to anyone for any loss if you rely on the contents of this site.
6. It is your duty to get the necessary independent financial and legal advice before you take any action.
7. We will not give any income tax advice about your product choice, and you must seek independent tax advice from a suitably qualified consultant.
8. Your declaration according to your financial needs' analysis: You must ensure that all matters are considered, including the product features, incentives and cautionary disclaimers in the terms and conditions.
9. The lifetime contribution limit on a tax-free product means the maximum amount as specified by legislation. This is a cumulative limit and any deposit you make into the Nedbank Tax-free Account will be included in the yearly contribution during any tax year, regardless of any withdrawals that you may make from the account.
10. You can transfer money from one tax-free account held with us to another tax-free account held at another product provider only twice in any given tax year.

#### Investment processing times:

- **Weekdays:** We must receive instructions before 19:00 for us to process a transaction on the same day. You will receive payment into your Nedbank current or savings account the next business day. For all other account types, you will receive payment within 2 business days.
- **Saturdays:** We must receive instructions before 15:30 for us to process a transaction by the next business day. You will receive payment into your Nedbank current or savings account the next business day. For all other account types, you will receive payment within 2 business days.
- **Public holidays:** When we process an instruction after the cut-off times, on public holidays, and when there is more than 1 public holiday back-to-back, it can take up to 3 business days for us to process a transaction and for you to receive the money into your account.

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