

Great Value Banking

Fees effective 1 January 2010



MAKE THINGS HAPPEN

NEDBANK

PROUDLY
SOUTH AFRICAN



Same great value, more for your money

Nedbank is committed to offering great value banking through the principles of affordability, simplicity and transparency.

- Affordable because we've, once again, kept the average of our pricing changes below inflation to bring you a broad range of products that are competitively priced.
- We're also constantly working on simplifying our products and pricing tables to bring you effortless banking solutions that demystify complexity and are easy to understand.
- Transparent in that we actively promote education around our products, services and fees, while we supply you with the tools to help you get more for your money.

As South Africa's green bank we've also geared our pricing to encourage paperless banking not only to highlight cost-effective and innovative ways of banking, but to minimise our impact on the environment.

With a wide variety of products and options to choose from, this booklet aims to help you make the right decision.

The big picture

This guide is a summary of our fees to show our structures in a simplified and easy-to-understand format. For the full fee structure and terms and conditions go to www.nedbank.co.za or ask at your nearest Nedbank branch.

All fees are VAT-inclusive and are effective from 1 January 2010. Nedbank may at any time change these fees or introduce new fees. We will give at least 30 days' notice of these changes on the Nedbank website, www.nedbank.co.za.



NEDBANK

Ltd Reg No 1951/000009/06

A Member of the  OLD MUTUAL Group

Nedbank is an authorised financial services provider.



This information replaces any information in previously distributed brochures that may still be in circulation.

*E&OE (errors and omissions excepted).

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LIFE EASIER

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Putting you in charge of your money

Which account is right for you?

While we're always looking at ways to bring you affordable banking that could help save you money, it is important that you choose the account that is right for you. Make sure you understand your banking behaviour and how by making small changes, you could be paying a lot less on your bank fees.

Depending on your choice of account, you could, for example, benefit from a host of free transactions. Some of our products reward clients by reducing transaction fees if a minimum positive balance is maintained.

We have different products tailored to suit your lifestyle and your pocket. To help you choose the products that best suit your banking needs we have developed a set of smart tools.



FREE

Bank Fees Calculator

Narrow down the search

Our innovative and easy-to-use Bank Fees Calculator will allow you to compare the monthly fees related to our products, based on your own transactional profile. It will also help you narrow your search to a handful of relevant products. To access the bank fees calculator go to www.nedbank.co.za.

We also have bank fee specialists in the Nedbank Call Centre to help you with your fee-related questions. Contact them on 0860 555 111.



Choosing
the right account
can save you
money.

FREE

Personal Money Manager

Helping you see the bigger picture

By tracking the income, expenditure and fees on your current and savings accounts, Nedbank's Personal Money Manager shows you where your money is going, and how to save more of it. Valued at R499, our Personal Money Manager is FREE to Nedbank current and savings account clients who use internet banking. Download and install it at www.nedbank.co.za.



Self-service banking is kinder on the environment, while saving you money.

It pays to go green



At Nedbank we've shown our commitment to help save the planet in the way we do business. It can also help you save money in the process.

Move to paperless banking.

FREE eStatements

As South Africa's green bank, we encourage you to view your statements online or via email, as opposed to receiving them in the post. For every statement we send you electronically we donate an extra 25c towards environmental and climate change mitigation projects through The Green Trust, at no cost to you.

Sign up for eStatements by calling our Hassle-free Desk on 0860 NEDBANK (633 2265).

Self-service banking

Self-service banking not only means less paperwork and banking at your fingertips night and day, but it costs you less. It's still the easiest, most cost-effective and greenest way to manage your money.

Choose from:

- internet banking;
- WAP or SMS banking from your cellphone;
- agent-assisted or self-service telephone banking; or
- self-service terminals at Nedbank branches.

Activate your self-service banking profile by calling 0860 115 060 or by visiting your nearest Nedbank branch.

Tips

Useful tips on how to save on bank fees.

- Avoid the cost and risk of withdrawing cash by paying for goods with your debit or cheque card.
- When drawing cash:
 - Rather draw one larger amount less often than many small amounts.
 - Use Nedbank ATMs rather than drawing inside a branch.
 - Avoid using another bank's ATM to avoid the Saswitch convenience fee.
 - Withdraw cash when you buy goods at the tillpoint of participating retail stores (like Pick n Pay or Shoprite) at significantly reduced fees.
- Avoid the cost of depositing cash by receiving payments electronically – all electronic and cheque payments into your account are free.
- Register for self-service banking, which offers you a range of convenient channels. This will allow you to:
 - make balance and statement enquiries for free; and
 - transfer funds between your accounts and pay bills at a much lower cost than paying by cash or writing out a cheque.
- Always stay within your overdraft facility to avoid unnecessary rejection or honouring fees.
- Apply for a higher overdraft limit if your current limit is insufficient.
- If you do not need your whole overdraft limit, ask your banker to reduce it and you will pay a lower facility fee.

Bundled vs pay-as-you-use accounts

Our products have been designed to accommodate a wide range of banking behaviour. Some accounts offer you a whole range of transactions for one fixed monthly fee, which is ideal for when you want to plan ahead. Others give you the flexibility of paying per transaction. The choice is yours. Look out for these icons to simplify your search:



Pay-as-you-use accounts



Bundled accounts

Choose a cause close to your heart

Nedbank Affinities

When you sign up for a Nedbank Affinity, you get the chance to support a cause that means something to you. Every time you use your affinity card to buy something we donate a fixed amount to the affinity of your choice, at no cost to you.

Yes, it's free to you, but it will make a real difference in someone else's life. Choose from the following:

- The Nedbank Children's Affinity – supports needy children in partnership with the Nelson Mandela Children's Fund.
- The Nedbank Green Affinity – supports conservation and the environment through contributions to The Green Trust.
- The Nedbank Sport Affinity – promotes sport development in partnership with The Sports Trust.
- The Nedbank Arts Affinity – enhances and preserves South Africa's cultural heritage through the Arts & Culture Trust.

We at Nedbank have made it possible for our clients and staff to make regular voluntary donations to any affinity of their choice – whether their Nedbank account is linked to that affinity or not.

All you need to do is enquire in-branch or call the Nedbank Contact Centre on 0860 555 111. By simply signing a monthly stop order for the amount and date of the contribution (at no charge), you will be contributing to a range of very worthwhile projects and causes through the Nedbank Children's, Sport, Green or Arts Affinity Programmes and their related trusts or funds.

It's really never been easier for all of us to Make Things Happen.

Together we can make a bigger difference!



We're a
bank for all
South Africans.

Hassle-free experience

Nedbank's Hassle-free Service provides a convenient account application, onboarding and switching experience.

FREE

Our debit order switching service is FREE for Nedbank current and savings accountholders. Call 0860 NEDBANK (633 2265).

Talk to us

Should you have any questions regarding this guide, please feel free to call the Nedbank Contact Centre on 0860 555 111.

MZANSI ACCOUNT

This account is ideal if you're looking for a safe alternative to carrying cash and want an affordable bank account that provides instant access to your money, as and when you need it. It offers you the freedom to pay only for what you use while you save and earn interest at the same time.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First free per month, thereafter R6,00.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R11,00.
Nedbank ATM	R4,75.
Another bank's ATM	R4,75.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R12,00.
Electronic interaccount transfer ²	R1,40.
Electronic account payment ²	R2,60.
Stop order processing	R2,60.
Debit order – internal	R1,40.
Debit order – external	R2,60.
Visa Electron/Maestro debit card purchase	R2,25.



Transactional account that allows you to save.



TRANSACTION	FEE AMOUNT
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BALANCE ENQUIRIES

Over the counter	Free.
Nedbank ATM	First free per month, thereafter R1,20.
Another bank's ATM	R1,20.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R2,60.
Nedbank ATM	First free per month, thereafter R2,40.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Transaction in excess of monthly limit	Free.
Dishonoured payment	First free per month, thereafter R10,00 per item.
Stop-payment instruction	R12,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.

TRANSACTOR PLUS ACCOUNT


This is a flexible, pay-as-you-use transactional account that offers you a simple and affordable solution to managing your money. The account offers you a wide range of features and benefits with easy-to-understand charges. For a small monthly fee you have complete control over your finances, which includes only paying for what you use. It's the perfect starting point from which to build a secure financial future while establishing your credit history.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	R8,00.
Self-service banking subscription ¹	R10,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,15 per R100.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R12,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R5,80.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R22,00.
Electronic interaccount transfer ²	R3,50.
Electronic account payment ²	R4,60.
Stop order processing	R6,00.
Debit order – internal	R3,25.
Debit order – external	R5,50.
Visa Electron/Maestro debit card purchase	R2,25.



Flexible transactional account that's affordable.

TRANSACTION	FEE AMOUNT
BALANCE ENQUIRIES	
Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	First free per month, thereafter R1,20.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.
STATEMENT ENQUIRIES	
Over the counter	First free per month, thereafter R6,60.
Nedbank ATM	First free per month, thereafter R3,30.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.
OTHER FEES	
Dishonoured payment	R28,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, telephone banking: agent-assisted and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.

SAVINGS DEPOSIT ACCOUNT

The Nedbank Savings Deposit Account is available to individuals of 18 years and older, and offers a secure, attractive method of saving funds at market-related rates, while at the same time allowing for immediate access to funds.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT FOR BALANCES OF R5 000 OR MORE
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,00 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R22,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	R11,00.
Debit order – internal	R5,50.
Debit order – external	R10,75.
Visa Electron/Maestro debit card purchase	R2,25.



Perfect for saving and flexibility.

TRANSACTION

FEE AMOUNT FOR BALANCES OF R5 000 OR MORE

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,00.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R55,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, telephone banking: agent-assisted and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

SAVVY ELECTRONIC ACCOUNT

The Savvy Electronic Account offers convenient banking for those who prefer to use the internet, phone, ATM's and self-service terminals, with the complete range of current account features. You can bank when you want, where you want for a fixed fee of just R69 a month, and because of its innovative paperless offering, it's kinder to the environment. And because you care enough to bank without paper, your account will be linked to our Green Affinity Programme – at no extra cost to you.



Bundled account

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	Free.
MONTHLY FEES	
Monthly maintenance	R69,00.
Overdraft facility	R5,50 for limits of R1 to R5 000. R11,00 for limits of R5 001 to R10 000. R16,50 for limits of R10 001 or more.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First deposit R10,00, thereafter R10,00, plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R31,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Four free per month, thereafter R3,50 plus R1,00 per R100 or part thereof.
Another bank's ATM	R19,00 plus R1.00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.



For those who prefer to bank electronically.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R28,00.
Bank's own cheque	R50,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.
BALANCE ENQUIRIES	
Over the counter ³	R10,00.
Nedbank ATM	Free.
Another bank's ATM	R4,00.
Nedbank self-service terminal	Free.
STATEMENT ENQUIRIES	
Over the counter	R10,00.
Nedbank ATM	Free.
Nedbank self-service terminal	Free.
Internet banking – statement up to five years	Free.
OTHER FEES	
Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.
- 3 A R10,00 premium is levied for branch and paper-based transactions, with a portion contributed to The Green Trust.

EVERYDAY CURRENT ACCOUNT

The Everyday Current Account is a value-for-money current account with all you need to manage your everyday finances. It puts you in control of your money, allowing you to budget and easily plan your finances with the bonus of simplified bank charges. We'll also give you a R30 refund every month when you have your Nedbank home loan and Nedbank credit card debit orders linked to your Everyday Current Account.



Bundled account

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	Free.
MONTHLY FEES	
Monthly maintenance	R95,00.
With a Nedbank credit card and home loan debit order linked to the account (paid as a rebate) ³	R65,00.
Overdraft facility	R5,50 for limits of R1 to R5 000. R11,00 for limits of R5 001 to R10 000. R16,50 for limits of R10 001 or more.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First free per month, thereafter R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	First free per month, thereafter R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Four free per month, thereafter R3,50 plus R1,00 per R100 or part thereof.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.



Get a whole host of transactions for one fixed fee.

TRANSACTION	FEE AMOUNT
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ACCOUNT PAYMENTS AND PURCHASES

Cheque payment	R15,00.
Bank's own cheque	R40,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.

BALANCE ENQUIRIES

Over the counter	Free.
Nedbank ATM	Free.
Another bank's ATM	R4,00.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	Free.
Nedbank ATM	Free.
Nedbank self-service terminal	Free.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.
- 3 The rebate is only based on a debit order going off for both your Nedbank home loan and Nedbank credit card with debit balances.

N-5000 CURRENT ACCOUNT

For those who want the best of both worlds, the N-5000 Account offers a transactional account and immediate access to savings set aside for a rainy day. Start earning interest from R5 000 and save on bank fees for all transactions over R500 while you have R20 000 or more in the account.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT FOR BALANCES OF R20 000 OR MORE AND TRANSACTIONS OF R500 OR MORE
ANNUAL SERVICE FEES	
Classic cheque card	R130,00.
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R0,58 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,00 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	Free.
Bank's own cheque	R40,00.



A
transactional
and savings
account in
one.

TRANSACTION

FEE AMOUNT FOR
BALANCES OF
R20 000 OR MORE
AND TRANSACTIONS
OF R500 OR MORE

ACCOUNT PAYMENTS AND PURCHASES

Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.
Visa Electron/Maestro debit card purchase	Free.

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, telephone banking: agent-assisted and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

NEDBANK CURRENT ACCOUNT

The Nedbank Current Account is a cost-effective pay-as-you use account. Ideal for anyone looking for the flexibility to bank the way they want and pay only for the transactions they make.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R130,00.
MONTHLY FEES	
Monthly maintenance	R12,00.
Overdraft facility fee	R5,50 for limits of R1 to R5 000. R11,00 for limits of R5 001 to R10 000. R16,50 for limits of R10 001 or more.
Self-service banking subscription ¹	R15,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R3,50 plus R1,00 per R100 or part thereof.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.



Only pay
for what
you use.

TRANSACTION	FEE AMOUNT
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ACCOUNT PAYMENTS AND PURCHASES

Cheque payment	R10,00 for values from R1 to R499. R18,00 for values from R500 to R1 499. R28,00 for values above R1 500.
Bank's own cheque	R40,00.
Electronic interaccount transfer ²	R3,50.
Electronic account payment ²	R7,00.
Stop order processing	R11,00
Debit order – internal	R5,25
Debit order – external	R10,75.
Cheque card purchases	R3,65.

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	First free per month, thereafter R1,20.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,80.
Nedbank ATM	First free per month, thereafter R3,30.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, telephone banking: agent-assisted and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.

DEZIGN STUDENT CURRENT ACCOUNT

The Dezign Student Current Account is for fulltime students between the ages of 16 and 26 years who want the freedom to manage their own money. For a small fixed monthly fee you get a whole range of transactions for free, which makes budgeting so much easier. This account not only offers you cost-effective banking, but also convenience when you need it most – with free and unlimited access to all self-service banking channels. It is the perfect starting point to build your credit record for the future.



Bundled account

Fee structure

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	R14,50.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First free per month, thereafter R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	First free per month, thereafter R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	Free.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.



Convenient
and
cost-effective
account.

TRANSACTION	FEE AMOUNT
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BALANCE ENQUIRIES

Over the counter	Free.
Nedbank ATM	Free.
Another bank's ATM	R4,00.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	Free.
Nedbank ATM	Free.
Nedbank self-service terminal	Free.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

DEZIGN BANKING CURRENT ACCOUNT

The Dezign Banking Current Account is for young adults between the ages of 18 and 24 years who are looking for financial independence. The account has full transactional capability and offers all the features and benefits that will add value to your banking, as you only pay for what you use. This account allows you to build a credit history based on how you manage your account.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R100,00.
MONTHLY FEES	
Monthly maintenance	Free.
Overdraft facility fee	R5,50 for limits of R1 to R5 000. R11,00 for limits of R5 001 to R10 000. R16,50 for limits of R10 001 or more.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R0,58 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R3,50 plus R1,00 per R100 or part thereof.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R5,70 for values of R1 to R499. R11,50 for values of R500 to R1499. R18,00 for values above R1 500.



Freedom
to manage
your banking
needs.

TRANSACTION	FEE AMOUNT
-------------	------------

ACCOUNT PAYMENTS AND PURCHASES

Bank's own cheque	R40,00.
Electronic interaccount transfer ²	R3,50.
Electronic account payment ²	R4,40.
Stop order processing	R8,40.
Debit order – internal	R5,25.
Debit order – external	R7,00.
Cheque card purchases	R3,65.

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	First free per month, thereafter R1,20.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,80.
Nedbank ATM	First free per month, thereafter R3,30.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.

DEZIGN SAVE ACCOUNT

A DeSIGN Save Account offers individuals from 18 to 24 years of age a savings vehicle that not only provides market-related interest rates but also transactional ability, allowing easy and immediate access to cash.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	Free.
Nedbank ATM	R1,00 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	Free.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Visa Electron/Maestro debit card purchase	R2,25.



Save,
transact and
access your
money when
you want.

TRANSACTION	FEE AMOUNT
-------------	------------

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,00.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R55,00 per item.
Stop-payment instruction	Free.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

NEDSAVE ACCOUNT

The NedSave Account is a savings vehicle for people aged 18 years or younger. It can be used to save pocket money, monetary gifts from friends and family, and even earnings from a part-time job. By opening a NedSave Account you are taking the first step towards financial responsibility and independence.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First free per month, thereafter R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	Free.
Nedbank ATM	Free.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	Free.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Visa Electron/Maestro debit card purchase	R2,25.



FREE
electronic
account
payments.

TRANSACTION	FEE AMOUNT
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BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,00.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R55,00 per item.
Stop-payment instruction	Free.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

OPTIMUM CURRENT ACCOUNT


With the Optimum Current Account your money works harder for you. If you're between 55 and 69 years of age, this account is for you. This pay-as-you-use account offers you a host of free transactions while you maintain a balance of R10 000 or more in a Nedbank fixed-deposit, notice deposit or JustSave Account.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT FOR BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT OR NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R130,00.
MONTHLY FEES	
Monthly maintenance	Free.
Overdraft facility	R5,50 for limits of R1 to R5 000. R11,00 for limits of R5 001 to R10 000. R16,50 for limits of R10 001 or more.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R0,58 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	Four free per month, thereafter R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,00 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.



Get an extra
0,5% interest
on your
investment.

TRANSACTION

FEE AMOUNT FOR
BALANCES OF R10 000
OR MORE IN A NEDBANK
FIXED-DEPOSIT OR NOTICE
DEPOSIT OR JUSTSAVE
ACCOUNT

ACCOUNT PAYMENTS AND PURCHASES

Cheque payment	Free.
Bank's own cheque	R40,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

OPTIMUM SAVINGS DEPOSIT ACCOUNT

The Nedbank Optimum Savings Deposit Account is part of the special Optimum Portfolio and it is exclusively available to individuals from 55 to 70 years of age who have at least R10 000 invested in a Nedbank fixed-deposit or notice deposit account (including the JustSave Account and excluding any deposits made with Nedgroup Investments).



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT FOR BALANCES OF R 10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT OR NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
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MONTHLY FEES

Monthly maintenance	Free
Self-service banking subscription ¹	R15,00.

DEPOSITS

Cash (over the counter/at Nedbank ATM)	First free thereafter R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.

CASH WITHDRAWALS

Over the counter	Four free per month thereafter R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.

ACCOUNT PAYMENTS AND PURCHASES

Bank's own cheque	Free.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Visa Electron/Maestro debit card purchase	R2,25.



No
monthly
maintenance
fee.

TRANSACTION

FEE AMOUNT FOR
BALANCES OF
R10 000 OR MORE
IN A NEDBANK
FIXED-DEPOSIT
OR NOTICE DEPOSIT
OR JUSTSAVE
ACCOUNT

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,00.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R55,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

PRIME CLUB CURRENT ACCOUNT

The Prime Club Current Account is for those who are 70 years and over and ready to reap the rewards. Get a host of free transactions while you maintain a balance of R10 000 or more in a Nedbank fixed deposit, notice deposit or JustSave Account. Because you've earned the right to pay less and earn more.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT FOR BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED DEPOSIT OR NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R130,00.
MONTHLY FEES	
Monthly maintenance	Free.
Overdraft facility	R5,50 for limits of R1 to R5 000. R11,00 for limits of R5 001 to R10 000. R16,50 for limits of R10 001 or more.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R0,58 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	Four free per month, thereafter R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,00 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.



Get an
extra 0,5%
interest on your
investment.

TRANSACTION

FEE AMOUNT FOR
BALANCES OF
R10 000 OR MORE
IN A NEDBANK
FIXED DEPOSIT
OR NOTICE DEPOSIT
OR JUSTSAVE
ACCOUNT

ACCOUNT PAYMENTS AND PURCHASES

Cheque payment	Free.
Bank's own cheque	R40,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

PRIME CLUB SAVINGS ACCOUNT

The Nedbank Prime Club Savings Account is part of the special Prime Club Portfolio and it is exclusively available to individuals of 70 and over who have at least R10 000 invested in a Nedbank fixed-deposit or notice deposit account (including the JustSave Account and excluding any deposits made with Nedgroup Investments).



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT FOR BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED DEPOSIT OR NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
-------------	---

MONTHLY FEES

Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.

DEPOSITS

Cash (over the counter/at Nedbank ATM)	First free thereafter R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.

CASH WITHDRAWALS

Over the counter	Four free per month, thereafter R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.

ACCOUNT PAYMENTS AND PURCHASES

Bank's own cheque	Free.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Visa Electron/Maestro debit card purchase	R2,25.



Free
ATM
withdrawals.

TRANSACTION

FEE AMOUNT FOR
BALANCES OF
R10 000 OR MORE
IN A NEDBANK
FIXED DEPOSIT
OR NOTICE DEPOSIT
OR JUSTSAVE
ACCOUNT

BALANCE ENQUIRIES

Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,00.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R55,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

PRIVATE BANK CURRENT ACCOUNT


The Nedbank Private Bank Current Account is a pay-as-you-use current account for individuals who earn more than R400 000 per annum and who require the prestige and personalised service of a private banking relationship.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R130,00.
MONTHLY FEES	
Monthly maintenance	R75,00.
Overdraft facility	R20,00 for limits of R1 to R5 000. R30,00 for limits of R5 001 to R10 000. R50,00 for limits of R10 001 or more.
Self-service banking subscription ¹	R15,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R3,50 plus R1,00 per R100 or part thereof.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.



Personalised service with your own private banker.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R10,00 for values of R1 to R499. R18,00 for values of R500 to R1499. R28,00 for values above R1 500.
Bank's own cheque	R40,00.
Electronic interaccount transfer ²	R3,50.
Electronic account payment ²	R7,00.
Stop order processing	R11,00.
Debit order – internal	R5,25.
Debit order – external	R10,75.
Cheque card purchases	R3,65.
BALANCE ENQUIRIES	
Over the counter	First free per month, thereafter R2,20.
Nedbank ATM	First free per month, thereafter R1,20.
Another bank's ATM	R3,60 thereafter R3,30.
Nedbank self-service terminal	Free.
STATEMENT ENQUIRIES	
Over the counter	First free per month, thereafter R8,80.
Nedbank ATM	First free per month, thereafter R3,30.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.
OTHER FEES	
Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

PRIVATE BANK ACCOUNT

The Nedbank Private Bank Account allows individuals who earn more than R400 000 per annum the option of a fixed pricing fee of R230 a month, while still having access to a personalised private banking relationship.



Bundled account

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	Free.
MONTHLY FEES	
Monthly maintenance	R230,00.
Overdraft facility	R20,00 for limits of R1 to R5 000. R30,00 for limits of R5 001 to R10 000 R50,00 for limits of R10 001 or more.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	Free.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	Free.
Tillpoint – cash with purchase	Free.



Prestigious account with a fixed monthly fee.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	Free.
Bank's own cheque	R40,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.

BALANCE ENQUIRIES

Over the counter	Free.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	Free.
Nedbank ATM	Free.
Nedbank self-service terminal	Free.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, telephone banking: Agent-assisted and cellphone banking (WAP). cellphone banking (SMS) and telephone banking: Self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service are free.

SMALL BUSINESS SERVICES CURRENT ACCOUNT

The Nedbank Small Business Services Current Account is an account for businesses and it forms the basis of relationship banking with Nedbank's Small Business Services Division.



Pay-as-you-use account

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R130,00.
MONTHLY FEES	
Monthly maintenance	R30,00.
Overdraft facility	R50,00 for limits of R1 to R5 000. R55,00 for limits of R5 001 to R10 000. R60,00 for limits of R10 001 or more.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	Min – R0,94 per R100. Mid – R1,38 per R1 000. Max – R1,94 per R100.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	Charged at a rate equal to cash deposit fee per R100 or part thereof, with a min of R21,00 and a max of R225 in addition to service fees.
Nedbank ATM	R3,50 plus R1,00 per R100 or part thereof.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.



All the tools to help you manage your business.

TRANSACTION	FEE AMOUNT
-------------	------------

ACCOUNT PAYMENTS AND PURCHASES

Cheque payment/Service	R4,35 for the first R100 or part thereof, thereafter R2,13 per R100, with a max of R32,25.
Bank's own cheque	R40,00.
Electronic interaccount transfer ²	R3,50.
Electronic account payment ²	50% of service fee.
Stop order processing	R16,50.
Debit order – internal	R5,25.
Debit order – external	R16,00.
Cheque card purchases	R3,65.

BALANCE ENQUIRIES

Over the counter	First free, thereafter R2,20.
Nedbank ATM	First free, thereafter R1,20.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free, thereafter R8,80.
Nedbank ATM	First free per month, thereafter R1,20.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, telephone banking: agent-assisted and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.

SMALL BUSINESS CREDIT CARD

The Nedbank Small Business Credit Card gives you more flexibility to manage your business expenses and is accepted locally and internationally. With the highly competitive Nedbank Greenbacks Rewards™ Programme, you will be earning rewards on your everyday business expenses.

Fee structure

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES¹	
1 card	R195,00.
2 – 25 cards (per card)	N/A.
More than 25 cards	N/A.
Supplementary card	Free.
Garage card ²	R159,00.
Nedbank Greenbacks	R169,00.
Nedbank American Express Premium Card (earns double Greenbacks)	Free.
SERVICE FEES	
Statement request	Free.
Balance enquiry	First free, thereafter R2,20.
Nedbank ATM enquiry	First free, thereafter R1,20.
Saswitch ATM enquiry	R4,00.
Garage card fuel purchase	R3,65.
Card replacement	R75,00.
CASH WITHDRAWAL FEES	
Cash withdrawal Nedbank ATM	R3,50 plus R1,00 per R100 or part thereof.
Cash withdrawal Saswitch ATM	R9,00 plus R1,00 per R100 or part thereof.
Cash withdrawal over the counter	R20,00 plus R1,20 per R100.
Cash withdrawal overseas ⁴	R23,25 plus R1,00 per R100.
DEPOSIT FEES	
Cash deposit (ATM and branch)	R1,20 per R100 (min R15).
Cheque deposit	R12,50.



Give your business the credit.

TRANSACTION	FEE AMOUNT
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PENALTY FEES

Returned payment	R125,00.
Overlimit	N/A.
Incorrect disputed transaction (local and international)	R150,00.
Tracing	Up to R377,00.

TRANSFER AND PAYMENT FEES

Payment (internet and self-service terminal)	R7,00.
Transfer (internet and self-service terminal)	R3,50.
Transfer (branch)	R12,00.

OTHER

Monthly internet banking subscription (retail) ³	R15,00.
Monthly internet banking subscription (business) ³	R44,00.
Same-day card replacement service (incl delivery)	R350,00.
Face-to-face delivery	R127,00.

Notes

- 1 Annual service fees are charged per card in arrears and an initiation fee will be applied on account opening at the same price.
- 2 Garage card initiation fees only apply if no other cards are taken.
- 3 Internet banking fee charged only if this is the only Nedbank account.
- 4 All foreign exchange transactions attract a currency conversion fee.

MONEY MARKET INVESTMENT ACCOUNT

The Nedbank Money Market Investment Account is a flexible investment that offers competitive interest rates with liquidity, full access to funds and full transactional functionality, ie Nedbank cheque and garage card access. Interest rates increase with higher balances.

Fee structure

TRANSACTION	FEE AMOUNT FOR BALANCES OF R20 000 OR MORE
ANNUAL SERVICE FEES	
Classic cheque card	R130,00.
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R21,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,00 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,00 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R22,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.



Tiered interest rates reward you for investing.

TRANSACTION

FEE AMOUNT FOR
BALANCES OF
R20 000 OR MORE

BALANCE ENQUIRIES

Over the counter	First free thereafter R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.

STATEMENT ENQUIRIES

Over the counter	First free per month, thereafter R8,80
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Internet banking – statement up to five years	Free.

OTHER FEES

Dishonoured payment	R80,00 per item.
Honouring	R80,00 per item.
Stop-payment instruction	R33,00.

Notes

- 1 Includes NetBank internet banking, telephone banking: agent-assisted and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking: self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP), cellphone banking (SMS) and telephone banking: self-service.

CREDIT CARDS

Nedbank's credit cards carry all the prestige and versatility of the Nedbank name. They are recognised locally and all over the world. A credit card is the simplest and most efficient way to manage your money.

Annual card/membership fees

Card fees for our product range are shown below:

CARD TYPE	CARD FEE (Annually, unless otherwise stated)	SUPPLEMENTARY CARD (Per card linked to account)
Platinum	R475,00.	Free.
Gold	R195,00.	Free.
Classic	R159,00.	R159,00.
Classic/Ke yona (Electronic use only) (Per month)	R50,00.	N/A.
Dezign	Free.	N/A.
Garage card	R159,00.	N/A.



Simple, convenient value for clients.

GARAGE CARD (Per card linked to account)	NEDBANK GREENBACKS REWARDS™ PROGRAMME ¹	INITIATION FEE
R 159,00.	R 169,00.	R 475,00.
R 159,00.	R 169,00.	R 195,00.
R 159,00.	R 169,00.	R 159,00.
N/A.	N/A.	R 50,00.
N/A.	N/A.	N/A.
N/A.	N/A.	R 159,00.

Definitions

- Card fee – a fee that is charged monthly/annually by Nedbank Card for the cost of services rendered to you and for the ongoing maintenance of the account.
- Initiation fee – this is a once-off fee you will be charged on entering into a credit agreement.

CREDIT CARDS

The following transaction fees apply across all of the Nedbank credit cards.

Fee structure

TRANSACTION	FEE AMOUNT
PURCHASES	
Credit card purchase	Free.
Credit card budget purchase	Free.
VALUE-ADDED SERVICES	
Self-service banking subscription ²	R15,00 (applicable to all products).
Transactional SMS notification	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,20 per R100 or part thereof, min R15,00.
Cheque (over the counter/at Nedbank ATM)	R12,50.
CASH WITHDRAWALS	
Over the counter	R20,00 plus R1,20 per R100 or part thereof.
Nedbank ATM	R3,50 plus R1,00 per R100 or part thereof.
Another bank's ATM	R9,00 plus R1,00 per R100 or part thereof.
International ATM ³	R23,25 plus R1,00 per R100 or part thereof.
PAYMENTS	
Interaccount transfer ⁴	R3,50.
Electronic payment ⁴	R7,00.
Fuel transaction	R3,65.



FREE
transactional
SMS
notification.

TRANSACTION	FEE AMOUNT
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BALANCE ENQUIRIES

Nedbank ATM	First free per month, thereafter R1,20.
Another bank's ATM	R4,00.
NetBank (internet)	Free.

STATEMENT ENQUIRIES

Nedbank ATM	First free per month, thereafter R3,30.
Nedbank self-service terminal	First free per month, thereafter R3,30.
Emailed/Posted statement	Free.

PENALTY FEES

Dishonoured payment	R125,00.
Overlimit (only for cards in operation before 1 June 2007)	R150,00.
Tracing	Up to R377,00.
Incorrectly disputed transaction (local or international)	R150,00.

OTHER CHARGES

International currency conversion ³	2%.
Card Replacement	R75,00.
Face-to-face card delivery (where applicable) ⁵	R127,00.
Same-day card delivery	R350,00.

Notes


- 1 The Nedbank Greenbacks Rewards Programme annual service fee will be automatically charged for the Nedbank Greenbacks™ Credit Card.
- 2 Includes NetBank internet banking, telephone banking: agent-assisted and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking.
- 3 All foreign exchange transactions attract a currency conversion fee.
- 4 Includes transfers and payments from self-service terminals, NetBank internet banking and cellphone banking (WAP). Cellphone banking (SMS) and telephone banking.
- 5 For platinum cards this service is free.

FOREIGN EXCHANGE

Nedbank offers a wide range of foreign exchange products in all major currencies to suit all your travel and other needs.

Fee structure

TRANSACTION	FEE AMOUNT
TRAVELLERS CHEQUE SALES (BUYING FROM NEDBANK)	
Commission	1,45%.
Minimum charge	R50,00.
TRAVELLERS CHEQUE PURCHASES (SELLING TO NEDBANK)	
Commission	1,45%.
Minimum charge	R50,00.
FOREIGN BANKNOTES (PURCHASES AND SALES)	
Commission	1,75%.
Minimum charge	R40,00.
FOREIGN DRAFTS	
Commission	0,65%.
Minimum charge	R105,00.
Maximum charge	R600,00.
Communication	R100,00.
Stop-payment/Repurchase instruction	R300,00.



Giving
you options to
make travelling
hassle-free.

TRANSACTION

FEE AMOUNT

INWARD TELEGRAPHIC TRANSFERS

Amounts over R2 000:

Commission	0,49%.
Minimum charge	R107,50.
Maximum charge	R600,00.

Amounts under R2 000:

Commission	R68,00.
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Pension payments¹

Payment search (minimum)	R163,00.
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OUTWARD TELEGRAPHIC TRANSFERS

Commission	0,48%.
Minimum charge	R105,00.
Maximum charge	R600,00.
Communication	R100,00.
Incorrect instructions plus foreign charges	R200,00.

PERSONAL FOREIGN CHEQUES

Commission	0,42%.
Minimum charge	R105,00.
Maximum charge	R525,00.
Payment search	R163,00.
Unpaid advice plus foreign charges	R150,00.

OTHER CHARGES

NEP form	R27,00.
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Notes

- 1 Available on application.



Bank on our AskOnce service promises

Nedbank is committed to providing you, our client, with world-class service when you engage with us. To show this commitment we have put our money where our mouth is and promise the following:

- You only have to ask once. The person you talk to will take responsibility for ensuring your request is resolved.
- We will actively manage our branch queues – if you feel that you have waited too long, please ask the branch manager to assist you.
- You will always have the option to talk to a 'real' person at our contact centres.
- Our contact centres will call you back if your request is not resolved the first time.
- At your request, we will always send an SMS confirmation for high-valued credit card transactions.
- Your credit card will be delivered to your branch of choice, on time, every time.
- When you switch your current account to Nedbank, we will move your debit orders for you. Hassle-free.

If you feel that we have not lived up to our promise(s), please call 0860 ASKONCE (0860 275 662) and we will resolve your query and donate R50 to a Nedbank-approved charity.



A Member of the  OLD MUTUAL Group

Nedbank Ltd Reg No 1951/000009/06. We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. We are an authorised financial services provider. We are a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP16).