

Banking fees

All fees include VAT and will be effective from 1 January to 31 December 2025.









Current account and credit card



Savings and cash investments

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Nedbank Ltd Reg No 1951/000009/06. Licensed financial services and registered credit provider (NCRCP16).











Current account and credit card

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Welcome to Private Wealth

Connected wealth lies at the heart of all we do.



Financial advice is personal.

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



In person



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



Via our award-winning app



Online at nedbankprivatewealth.co.za

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Welcome to Private Wealth



Bank and borrow optimally

Local and international banking

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

How connected wealth meets your needs

We will ask you about your current money habits; how you spend, borrow, save, bank, invest and protect what is important to you, or how you give to any cause that you care about. We will then agree on a plan to ensure that your financial decisions connect your current reality to the future you want.



Structure and transfer your wealth

Local and international

Protect your wealth

Short-term and life insurance

- Personal and business insurance
- Life insurance
- Health cover



Local and international investments

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

fiduciary services

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



Philanthropy

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

Savings and cash investments

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G Current | Bundle account

Effective from 1 January 2025

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

The bundle offering includes the following:

- A current account.
- Nedbank Private Wealth Visa Infinite and American Express[®] Cheque Cards.
- Nedbank Private Wealth Visa Infinite and American Express Credit Cards.
- The monthly maintenance fees for these cards and any supplementary cards¹.



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

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

Bundle fees

| Monthly maintenance fee | R570 |
|-------------------------|------|
| Annual cheque card fee | Free |

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

The transactions and services listed below are free

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

NOTES

- 1 First 4 supplementary cards are free; thereafter R80 per card per month will apply.
- 2 Additional statement requests attract a fee.



Savings and cash investments

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Gurrent | Bundle account

Effective from 1 January 2025

| Transaction | Fee |
|--|---|
| Manual transfers and payments | |
| Payments (Nedbank to Nedbank account) | R200 |
| Payments (Nedbank to other banks) for amounts up to and including R150 000 | R1 050 per payment ³ |
| Payments (Nedbank to other banks) for amounts from R150 000.01 to R4 999 999 | R850 per payment ³ |
| Third-party instant payment | R85 plus the applicable manual payment fee |
| Counter interaccount transfer | R200 |
| Cash transactions | |
| Cash withdrawal at a branch | R100 plus R2.40 per R100 or part thereof |
| Cash withdrawal at another bank's ATM (Saswitch) | R12 plus R2.75 per R100 or part thereof |
| Cash withdrawal at an international ATM | R65 plus R2.75 per R100 or part thereof |
| Cash withdrawal at tillpoints | Free |
| Cash deposit at a branch | R10 plus R2.40 per R100 or part thereof |
| Cash deposit at a Nedbank ATM | First 5 cash deposits per month are free; thereafter R5 plus R1.20 per R100 or part thereof |
| EasyPay deposit at Boxer stores | R2 per R 100 or part thereof |
| EasyPay deposit at retailers (excl Boxer stores) | R19.95 per R 5 000 or part thereof |
| Self service | |
| Prepaid top-up (airtime or data) at a Nedbank ATM | Free |
| Prepaid top-up (airtime or data) via the Nedbank Private Wealth app or Online Banking | Free |
| Prepaid top-up (airtime or data) at another bank's ATM | R11 |
| Third-party instant payment (below R3 000) | R10 |
| Third-party instant payment (above R3 000) | R50 |
| PayShap – payment to a ShapID | R1 |
| PayShap – payment to an account | R10 |

NOTES

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



Savings and cash investments

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Image: Construction of the second second

Effective from 1 January 2025

| Transaction | Fee |
|---|---|
| Balance enquiries | |
| Another bank's ATM | R11 |
| International ATMs | R11 |
| Tillpoint | R2 |
| Other fees and valued-added services | |
| Account confirmation letter (with our help) ⁴ | R50 |
| Archived image of a deposit slip | R50 |
| Copy of an A4 account statement (with our help) ⁴ | R50 per statement |
| Copy of a tax certificate (consolidated or per account) (with our help) ⁴ | R50 per tax certificate |
| Denied transaction at another bank's ATM or a tillpoint | R11 |
| Deposit book – standard | R88 |
| Dishonoured payment | R30 per item |
| Disputed debit order | R30 |
| Fuel transactions | R3.50 |
| International currency conversion fee ⁵ | 2% |
| Licence disc renewals (vehicle) ⁸ | R10 excl the courier fee |
| LOTTO tickets | R2 plus a notification fee ⁶ |
| Pay to cellphone number | R11 per R1 000 or part thereof up to R5 000 |
| Card replacement fee ⁷ | R160 |
| Stop-payment instruction | R75 |
| Traffic fines ⁸ | R1 |
| Transaction list | R30 per page |

NOTES

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

Current account and credit card

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Current | Pay-as-you-use Account

Effective from 1 January 2025

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

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



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

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

| Pay-as-you-use fees | Fee | |
|-----------------------------------|------|--|
| Monthly maintenance fee | R220 | |
| Annual cheque card fee | R205 | |
| Replacement card fee ² | R160 | |
| Optional overdraft | | |

| Monthly facility fee | R69 |
|---|--|
| Once-off initiation fee – NCA clients | R165 plus 10% of the limit value more than R1 000 (maximum of R1 207.50) |
| Once-off initiation fee – non-NCA clients | 1% of the limit value (minimum of R165 and no maximum) |
| Optional garage debit card | |
| Annual service fee | R185 |
| | |
| Transaction | Fee |
| Cash transactions | |
| Cash withdrawal at a branch | R100 plus R2.40 per R100 or part thereof |
| Cash withdrawal at another bank's ATM (Saswitch) | R12 plus R2.75 per R100 or part thereof |
| International ATM cash withdrawal | R65 plus R 2.75 per R100 or part thereof |
| Cash withdrawals at a retailer without a purchase at the retailer | R3.50 |
| Cash withdrawals at a retailer combined with a purchase at the retailer | R5.50 |
| Cash deposit at a branch | R10 plus R2.40 per R100 or part thereof |
| Cash deposit at a Nedbank ATM | R5 plus R 1.20 per R100 or part thereof |
| EasyPay deposit at Boxer stores | R2 per R100 or part thereof |
| EasyPay deposit at retailers (excl Boxer stores) | R19.95 per R5 000 or part thereof |
| Card transactions | |
| Card purchases | R3.50 |
| Fuel transactions | R3.50 |
| Denied transaction at another bank's ATM or at a tillpoint | R11 |



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

Savings and cash investments

Foreign exchange

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Current | Pay-as-you-use Account

Effective from 1 January 2025

| Transaction | Fee |
|--|----------------------------|
| Balance enquiries | |
| Another bank's ATM | R11 |
| International ATMs | R11 |
| Tillpoint | R2 |
| Payments | |
| Debit order – internal (including an automatic payment order) | R1 |
| Debit order – external | R13 |
| Stop order | R13 |
| Self-service options | |
| Prepaid top-up (airtime or data) at a Nedbank ATM | Free |
| Prepaid top-up (airtime or data) via the Nedbank Private Wealth app or Online Banking | R1.50 |
| Prepaid top-up (airtime or data) at another bank's ATM | R11 |
| Electricity purchase | R1.50 |
| Third-party instant payment (below R3 000) | R10 |
| Third-party instant payment (above R3 000) | R50 |
| Third-party payments using digital channels | R7.80 |
| Internet payment notification – Email SMS | R0.50 |
| Internet payment notification – Fax | R30 |
| LOTTO tickets | R2 plus a notification fee |





Savings and cash investments

Foreign exchange





Current | Pay-as-you-use Account

Effective from 1 January 2025

| Transaction | Fee |
|--|---|
| Manual transfers and payments | |
| Payment (Nedbank to Nedbank accounts) | R200 |
| Payment (Nedbank to other banks) for amounts up to R150 000 | R1 050 per payment ³ |
| Payment (Nedbank to other banks) for amounts from R150 000.01 to R4 999 999 | R850 per payment ³ |
| Third-party instant payment | R85 plus an applicable manual payment fee |
| Interaccount transfer at a branch | R200 |
| Other fees and value-added services | |
| Account confirmation letter (with our help) ⁴ | R50 |
| Archived image of a deposit slip or statement | R50 |
| Copy of an A4 account statement (with our help) ⁵ | R50 per statement |
| Statement download via the Nedbank Private Wealth app or Online Banking ⁶ | R11 |
| Copy of a tax certificate (consolidated or per account) (with our help) ⁵ | R50 per certificate |
| Copy of a tax certificate (consolidated or per account) via the Nedbank Private Wealth app or Online Banking) ⁷ | R11 per certificate |
| Disputed debit order (online) | R30 |
| Deposit book – standard | R88 |
| Dishonoured payment | R30 per item |
| International currency conversion fee ⁸ | 2% |
| Licence disc renewals (vehicle) ⁹ | R10 (courier fee excluded) |
| Pay to cellphone number | R11 per R1 000 or part thereof up to R5 000 |
| PayShap – pay to a cellphone | R1 |
| PayShap – payment to an account | R10 |
| Stop-payment instruction | R75 |
| Traffic fines ⁹ | R1 |
| Transaction list | R30 per page |

NOTES

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



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

The following are free on all Nedbank Private Wealth cards:

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

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

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



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

Important information

Nedbank Private Wealth American Express® Platinum Card: This product is available only as a stand-alone pay-as-you-use account.

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Card fees

Nedbank Private Wealth credit card^{1, 2}

Bundle

| Monthly card maintenance fee ⁶ | Free |
|---|--|
| Card fee | Free |
| Supplementary or additional cards | First 4 supplementary cards are free; thereafter R80 per card per month |
| Nedbank Greenbacks enrolment and membership fee | Free |
| Credit facility service fee ⁷ | Free |
| Once-off initiation fee for new accounts | R190 |
| Replacement card (lost, stolen and damaged cards) | Only 1 free replacement per card validity period; thereafter R160 per card |

NOTES

1 The bundle credit card is available only to clients with a Nedbank Private Wealth Bundle Current Account. The American Express Platinum Card and Nedbank Private Wealth garage card are excluded from the bundle offering. Stand-alone card fees apply.

2 The Visa Infinite Card is issued with a complimentary Nedbank Private Wealth American Express (Greenbacks) Card linked to the same account or limit.

- 3 Standard delivery times apply.
- 4 Charges apply for international delivery.
- 5 Access to local Bidvest lounges with any of the Nedbank Private Wealth cards (cardholder). Free access for the cardholder and 1 guest via the Visa Airport Companion app. Cards must be in an active status and in good standing. Lounge guest charges apply for additional guests.
- 6 The fee relates to the monthly administration and maintenance of the value-added services on the account (including preferential interest rates, free card delivery and, if applicable, free basic travel insurance, free lounge visits and other benefits).
- 7 The fee relates to the monthly routine administration and maintenance of the credit facility, the cost associated with providing interest-free credit for up to 55 days, as well as the cost of capital associated with providing the credit facility.



| Card fees | Nedbank Private Wealth credit cards ⁸ | Nedbank Private Wealth American Express® Platinum Card ^{9, 10} | Nedbank Private Wealth American Express® Gold Card ⁹ | Nedbank Private Wealth garage credit card ⁹ |
|---|---|---|---|--|
| Pay as you use | | | | |
| Monthly card maintenance fee ⁶ | R165 | R481 | R82 | R75 |
| Supplementary or additional cards | First 4 are free; thereafter R80 per card per month | First 1 is free; thereafter R60 per card per month | First 1 is free; thereafter R45 per card per month | Free |
| Nedbank Greenbacks enrolment and membership fee | Free | n/a | n/a | n/a |
| Monthly Membership Rewards enrolment and membership fee | n/a | Free | R32 | n/a |
| Credit facility service fee ⁷ | R35 | R35 | R23 | R35 |
| Once-off initiation fee for new accounts | R190 | R190 | R190 | R190 |



NOTES

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





| Transactions | Fee |
|--|--|
| Purchases | |
| Fuel transaction fee | R3.50 |
| Cash withdrawals | |
| At a branch | R100 plus R2.75 per R100 or part thereof |
| At a Nedbank ATM | R2.75 per R100 |
| At another bank's ATM | R12 plus R2.75 per R100 or part thereof |
| At an international ATM ¹¹ | R65 plus R2.75 per R100 or part thereof |
| Cash deposits | |
| At a branch | R100 plus R2.75 per R100 or part thereof |
| At a Nedbank Intelligent Depositor ATM | R2 per R100 or part thereof |
| Balance enquiries | |
| At a branch | R26 |
| At another bank's ATM | R10 |
| Transaction list at a Nedbank ATM | R11 |
| Balance enquiry at a tillpoint | R2 |
| Transaction list at a branch | R30 per page |







| Transactions | Fee |
|---|----------------------|
| Transfers and payments | |
| Interaccount transfer (Online Banking and self-service terminals) | RO |
| Electronic payments (Online Banking and self-service terminals) | R10 |
| Manual payment fee ¹² | R200 per transaction |
| Transfer at a branch | R200 |
| Other fees | |
| Online Banking – payment notification: SMS or email | R0.50 |
| Online Banking – payment notification: Fax | R30 |
| Dishonoured payment | R30 |
| Tracing fee | Up to R410 |
| Incorrect disputed transaction fee (local) | R175 |
| Incorrect disputed transaction fee (international) | R215 |
| International currency conversion fee ¹³ | 2% |
| Same-day card replacement service with delivery (local) 14 | R450 |
| Declined transaction on a credit card at another bank's ATM or at a tillpoint | R10 |
| Declined transaction fee on a credit card at another bank's ATM | R11 |
| LOTTO tickets (including PowerBall, LOTTO Plus) | R2 |
| Value-added services: Prepaid airtime and data and electricity purchases | R1.50 |
| Banker card delivery (replacement or renewal cards only) ¹⁵ | R155 |
| PayShap – payment to a ShapID | R1 |
| PayShap – payment to an account | R10 |









Current account and credit card

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Notice | Term deposits

Effective from 1 January 2025

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

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

| ſ | |
|---|--|
| l | |

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

| Transaction fees | Fee |
|---|--|
| Cash transactions | |
| Cash deposit at a branch ² | R100 plus R2.75 per R100 or part thereof |
| Cash deposit at a Nedbank Intelligent Depositor ATM | R2 per R100 or part thereof |
| Notice of withdrawal | |

| To your own Nedbank account (via a digital channel) | Free |
|---|--|
| To a third-party account (via a digital channel) | Only 1 free withdrawal per month; thereafter R50 per withdrawal ³ |
| With our help | R50 ⁴ |
| Other fees | |
| Third-party payment fees | R50 |
| Early-release penalty fee | Formula-based |



This fee does not apply for opening deposits. 2

- Plus third-party payment fee. 3
- 4 No withdrawal fee is charged for clients who are 75 years and older. However, a third-party payment fee applies.







Foreign exchange

Effective from 1 January 2025

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

Our award-winning Nedbank Private Wealth app enables you to manage your Nedbank Travel Card wherever you are. Use our digital channels to send and receive international payments.

| Transactions | Fee | |
|---|-------|--|
| Global-related services (Swift) | | |
| Outward international payments | | |
| Commission | 0.74% | |
| Minimum charge | R230 | |
| Maximum charge | R881 | |
| Communication fee (Swift) | R140 | |
| Outward international payments via digital channels | | |
| Commission | 0.55% | |
| Minimum charge | R180 | |
| Maximum charge | R700 | |
| Communication fee (Swift) | R140 | |
| Online transfer to your Focus Account ¹ | R630 | |
| Other outward international payment charges | | |
| Recall of funds | R140 | |
| Incorrect instruction ² | R347 | |
| Debit advice notification fee | R0.50 | |



NOTES

- 1 Single discretionary allowance (SDA) payments only.
- 2 Fees exclude foreign charges.

For outward international payments, depending on the value of the transaction, commission or a minimum or maximum fee plus the communication fee will be charged.





Foreign exchange

Effective from 1 January 2025

| Transactions | Fee |
|---|---|
| Global-related services (Swift) | |
| Inward international payments ³ | |
| Commission | 0.67% |
| Minimum charge | R190 |
| Maximum charge | R896 |
| Payments under R2 000 | R125 |
| Pension payment ⁴ | 50% discount |
| Inward international payments ³ via digital channels | |
| Commission | 0.59% |
| Minimum charge | R160 |
| Maximum charge | R700 |
| Payments under R2 000 | R125 |
| Pension payment ⁴ | 50% discount |
| Other inward international payment charges | |
| Return of funds | US\$36, \in 36, £36 or R247 depending on the transaction currency |
| Payment search minimum charge | R309 |
| ZAR transaction fee ⁵ | R185 |
| Credit advice notification fee | R0.50 |



NOTES

- No VAT is charged on inward payments.
 For use of the pension payment Balance of Payment (BOP) category only.
 An additional fee will be charged if a payment is received in rands from abroad.





Foreign exchange





Foreign exchange

Effective from 1 January 2025

| Transactions | Fee |
|---|----------------------------------|
| Global-related services (Swift) | |
| Common monetary area (CMA) payments | |
| ZAR payments made to a CMA country via digital channels | R46 |
| ZAR payments made to a CMA country through a private banker | R288 |
| ZAR payments received from a CMA country via digital channels | R40 |
| ZAR payments received from a CMA country processed by a global consultant | R250 |
| Payments to a CMA country made in currency | Outward international fees apply |
| Payments from a CMA country received in currency | Inward international fees apply |
| Foreign currency account (FCA) | |

| Monthly maintenance fee | Free |
|---|----------------------------------|
| Transactions between FCA and transactional accounts | Free |
| Transactions between FCA and offshore accounts | Outward international fees apply |
| Transactions between FCA and Nedbank Travel Card | |
| Commission on load | 2.15% |
| Minimum charge | R129 |
| Commission on cash-out | 1.10% |
| Exchange control services | |
| Exchange control applications to SARB | R2 374 |
| Renewal of previous authority | R792 |
| Complex applications | Price on application |









Foreign exchange

Effective from 1 January 2025

| Transactions | Fee |
|---|----------|
| Travel-related products | |
| Foreign bank notes – purchase and sales | |
| Commission (arranged via a private banker) | 1.90% |
| Commission (via a digital channel) | 1.90% |
| Commission (via a Nedbank branch) | 2.60% |
| Administration fee | R130 |
| Minimum charge | R145 |
| Delivery ⁵ | Free |
| Failed delivery | R385 |
| Common monetary area (CMA) bank notes | |
| Commission | 4.20% |
| Minimum charge | R139 |
| Travel cards | |
| Multicurrency cash passport | |
| Commission | 1.50% |
| Initial card fee ⁶ | R161 |
| Cross-currency conversion fee ⁷ | 4% |
| Encashment of unused money on the card ⁵ | 1% |
| Delivery ⁵ | Free |
| Nedbank Travel Card | |
| Commission | 1.15% |
| Minimum charge | R135 |
| Initial card fee ⁶ | Free |
| Backup card | Free |
| Replacement card ⁶ | R107 |
| Tillpoint transactions | Free |
| Delivery ⁵ | Free |
| Encashment of money to Nedbank current accounts | 1.15% |
| Cross-currency conversion fee ⁷ | 3% |
| ATM withdrawal fee | US\$3.50 |
| Inactivity fee | US\$3 |
| Administration fee (for manual requests only) | R90 |





Current account and credit card

Savings and cash investments Foreign exchange

Lending



home loans

Effective from 1 January 2025

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

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



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

| Home loan | Fee |
|--|-------|
| Monthly service fees | |
| Existing pre-NCA ¹ client with a bond < R500 000 | R5.75 |
| Existing pre-NCA ¹ client with a bond >= R500 000 | R69 |
| New clients and existing post-NCA ¹ clients | R69 |

| Initiation fees | Within the NCA | Outside the NCA |
|---|----------------|---|
| New loan | R6 037 | 0.575% of the loan amount (minimum of R6 900) |
| Further loan with registration | R6 037 | 0.575% of the increase amount (minimum of R5 750) |
| Further loan without registration (readvance) | Free | Free |

| Transaction | Fee |
|---------------------------|--|
| Deposits | |
| Cash deposit ² | R100 plus R2.75 per R100 or part thereof |



NOTES

1 NCA refers to the National Credit Act, 34 or 2005, which came into effect on loans on 1 June 2007.

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



Current account and credit card

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Structured lending

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



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

| Structured lending fee | Within the NCA ¹ | Outside the NCA ¹ |
|---|-----------------------------|------------------------------|
| Monthly service fees | | |
| Monthly service fee (post-NCA loans) ¹ | R69 per loan | R149.50 per account |
| Monthly service fee (pre-NCA loans) ¹ | R57.50 per loan | R57.50 per loan |
| Structuring fees | | |

| Initiation fee | Maximum of R1265 without bond registration or R6 037 with bond registration Excludes property valuation fees | Percentage of the loan amount (risk-based) (minimum of R8 625) |
|-------------------------------|--|---|
| Further loan or amendment fee | Charged as an initiation fee | Percentage of loan amount (risk-based) (minimum of R8 625) |

| Transaction | Fee |
|----------------------|--|
| Deposits | |
| Cash deposit | R100 (base fee) + R2.75 per R100 or part thereof |
| Drawdown fees | |
| To nominated account | Free |
| Real-time payments | R85 |
| Other fees | |
| Statement copy fee | R50 per statement |



1 NCA refers to the National Credit Act, 34 or 2005, which came into effect on loans on 1 June 2007.



Current account and credit card

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E Letter of guarantee

Effective from 1 January 2025

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



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

| Fees | Standard guarantee | Non-standard ¹ guarantee |
|--|--------------------|-------------------------------------|
| Guarantee issued against banking products | | |
| Establishment fees | | |
| R0-R99 999.99 | R1140 | R2 280 |
| R100 000-R499 999.99 | R1 550 | R3100 |
| R500 000-R999 999.99 | R4 400 | R8 800 |
| R1 000 000 + | R6 700 | R13 400 |
| Renewal fees ² | | |
| R0-R99 999.99 | R1140 | R1140 |
| R100 000-R499 999.99 | R1 550 | R1 550 |
| R500 000-R999 999.99 | R4 400 | R4 400 |
| R1 000 000 + | R6 700 | R6 700 |
| Amendment fees | | |
| Amendment, including increasing the letter-of-guarantee amount | R900 | R900 |
| Non-take-up | | |
| Non-take-up fees | R900 | R900 |

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

- Approval and use of non-standard guarantee formats.
 Property guarantees are renewed every 3 months and performance guarantees every 6 months.



Current account and credit card Savings and cash investments

Foreign exchange

Lending



A Vehicle-and-asset finance

Effective from 1 January 2025

A flexible vehicle-and-asset finance solution to meet your short to medium needs with varied structuring features.



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

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Vehicle and asset finance fees

| Monthly service fees | R69 |
|----------------------------------|-----------|
| Initiation fee – NCA clients | R1 207.50 |
| Initiation fee – non-NCA clients | R2 875 |
| | |

Early-settlement fee¹

Interest will be charged on the outstanding capital amount if you do not give us 90 days' notice.







Nedbank Private Wealth includes the following entities:

Nedbank Ltd Reg No 1951/000009/06 (NCRCP16) (FSP9363) Nedgroup Private Wealth (Pty) Ltd Reg No 1997/009637/01 (FSP828) Nedgroup Private Wealth Stockbrokers (Pty) Ltd Reg No 1996/015589/07 (NCRCP59) (FSPw50399), a member of the JSE. Being a member of the Corporation for Deposit Insurance (CODI), is automatic and compulsory for all registered banks, including Nedbank Limited.

