



2024 Pricing

For products no longer sold.

All fees quoted include VAT and are effective from 1 January 2024 to 31 December 2024.

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Welcome to our handy pricing brochure for 2024.

Nedbank is committed to making its fee structures simple, transparent and easy to understand.

Check whether you still have the right account for your individual needs.

You can call us on **0800 555 111** (office hours), and our consultants will answer all your questions about fees.

Unlocked.Me

R5 monthly maintenance fee(2)

You get:

- free card swipes
- free stop orders
- free interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer stores' point-of-sale devices ⁽⁴⁾	-	R2,00 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽⁴⁾	-	R2	-
Nedbank	-	R11 per R1 000 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International point-of-sale device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order fee (internal)	R3,50	-	-
Debit order fee (external)	R3,50	-	-
Stop order fee	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R0,50 per SMS	-	-

Continued over

Unlocked.Me (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R10 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service Kiosk			R100
Instant Issue Card fee in Branch			R150
Face-to-Face Card Delivery			R170
Garage Card service Fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
Request for copy of transaction voucher (local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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N-5000 Account

R65 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R25 000 or more each month⁽⁴⁾, you get*:

- no monthly fee
- free card swipes
- free cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾
- free cash deposits of up to R4 000 at a Nedbank ATM (per month)⁽⁴⁾
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service channels
- 50% off cash deposit fees at a participating retailers' point-of-sale device⁽¹⁾

* Debit transactions must be R500 or more to qualify.

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer stores' point-of-sale devices ⁽¹⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-

Continued over

N-5000 Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Nedbank current account

R50 monthly maintenance fee⁽²⁾

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer stores' point-of-sale devices ⁽¹⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R8,35	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	R3,50	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-

Continued over

Nedbank current account (continued)

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices		R2	
Transaction lists			
Per billing cycle ⁽⁴⁾	-	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Ke Yona Bundle Account

R80 monthly maintenance fee⁽²⁾

You get:

- free card swipes
- free internal debit orders
- free cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾
- your first 10 Nedbank transactions included in the monthly fee, these include: external debit orders, electronic payments on Online banking/Nedbank Money app, balance enquiries at branch
- free cash withdrawals of up to R3 000 at a Nedbank ATM (per month)⁽⁴⁾
- free cash deposits of up to R3 000 at a Nedbank ATM (per month)⁽⁴⁾
- R2 000 funeral cover

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-

Continued over

Ke Yona Bundle Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant Issue Card fee in Branch			R150
Face-to-Face Card Delivery			R170
Garage Card service Fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Nedbank Everyday Account

R160 monthly maintenance fee⁽²⁾

You get:

- a R30 monthly rebate* (to qualify you must pay the monthly instalment on your Nedbank credit card and Nedbank home loan via debit order)
- free card swipes
- free internal and external debit and stop orders
- free cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾
- free interaccount transfers and payments on self-service channels
- four free cash withdrawals at a Nedbank ATM (per month)⁽⁴⁾
- free eNote SMS notifications
- R2 000 funeral cover

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	Free	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	Free	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	Free	-	-
Debit order (external)	Free	-	-
Stop order	Free	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-

Continued over

Nedbank Everyday Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification fees			
eNote SMS notifications	Free	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Transactor Account

R50 monthly maintenance fee⁽²⁾

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾	-	R2 per R100	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International Point-of-Sale Device	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (Payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-

Continued over

Transactor Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
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Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

[Click to view additional information & tips](#)

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Go Banking Account

R50 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R5 000 or more each month⁽⁴⁾, you get*:

- no monthly fee
- free card swipes
- free cash withdrawals at participating retailers' point-of-sale devices⁽¹⁾
- free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Continued over

Go Banking Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	One free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) three months	Free	R22	R45
Per statement older than three months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Honouring fee per item	Free	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Overdraft facility fee			R69 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Savings Deposit Account

R50 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R5 000 or more each month⁽⁴⁾, you get*:

- no monthly fee
- free card swipes
- free account payments, interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R5	-	-
Debit order (external)	R19	-	-
Stop order	R19	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Continued over

Savings Deposit Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Market Trader Account

R50 monthly maintenance fee⁽²⁾

By maintaining a minimum balance of R10 000 or more each month⁽⁴⁾, you get:

- no monthly fee
- free card swipes
- free account payments, interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank ⁽⁷⁾	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices ⁽¹⁾	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices ⁽¹⁾	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank ⁽³⁾	-	R65 + R2,65 per R100 or part thereof	-
International point-of-sale devices	-	R65	-
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account.	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Continued over

Market Trader Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Accumulator Account

R0 monthly maintenance fee(2)

By maintaining a minimum balance of R10 000 or more each month(4), you get:

- no monthly fee
- free card swipes
- free account payments, interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank(7)	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices(1)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank(3)	-	R65 + R2,65 per R100 or part thereof	-
International point-of-sale devices		R65	
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Continued over

Accumulator Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Request for copy of transaction voucher: (Local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

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Grow Account

R0 monthly maintenance fee(2)

By maintaining a minimum balance of R5 000 or more each month(4), you get:

- free card swipes
- free account payments, interaccount transfers and balance enquiries at self-service channels

Where there is a bold number in brackets after a fee item, click on the number to view the associated disclaimer note.

Transaction fees	Digital	ATM/Card	Branch
Cash deposit fees			
Nedbank(7)	-	R1,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
Boxer Stores' point-of-sale devices(1)	-	R2 per R100 or part thereof	-
Cash withdrawal fees			
Participating retailers' point-of-sale devices(1)	-	R2	-
Nedbank	-	R2,65 per R100 or part thereof	R100 + R2,65 per R100 or part thereof
ATM of another bank	-	R12 + R2,65 per R100 or part thereof	-
ATM of an international bank(3)	-	R65 + R2,65 per R100 or part thereof	-
International point-of-sale devices		R65	
Third-party payment fees			
Transfer between your own Nedbank accounts	Free	Free	R200
To another bank account	R2,20	-	R200
Instant payment up to R3 000	R10	-	-
Instant payment over R3 000	R49	-	-
Pay to cellphone number (R1 to R5 000)	R10 per R1 000 or part thereof	-	-
PayShap: Pay to ShapID (payments below R100 are free)	R1	-	-
PayShap: Pay to account	R7,50	-	-
Debit and stop orders			
Debit order (internal)	R6	-	-
Debit order (external)	R13	-	-
Stop order	R13	-	-
Stop-payment fee	R5	-	R75
Card transaction fees			
Debit card swipe	-	Free	-
Garage card swipe	-	R3,50	-
Prepaid purchase fees			
Prepaid top-up (data, airtime and electricity)	R1,50	R1,50	-
Prepaid top-up at ATM of another bank	-	R10	-
LOTTO purchase	R2	R2	-
Notification fees			
eNote SMS notifications	R12,50 per month	-	-

Continued over

Grow Account (continued)

Transaction fees	Digital	ATM/Card	Branch
Notification of payment on Nedbank Online Banking/Nedbank Money app			
SMS	R0,50	-	-
Email	R0,50	-	-
Fax	R25	-	-
No-funds Alert ⁽⁶⁾	R10 per SMS	-	-
Balance enquiry fees			
Nedbank	Free	Free	R24
ATM of another bank	-	R10	-
ATM of an international bank ⁽³⁾	-	R10	-
Point-of-sale devices	-	R2	-
Transaction lists			
Per billing cycle ⁽⁴⁾	Free	1 free per billing cycle, thereafter R11	R45 per page
Statement fees (bank-certified)			
Per statement (latest) 3 months	Free	R22	R45
Per statement older than 3 months	R11	R45	R45
Tax certificates (current tax year)	Free	-	R45
Tax certificates (previous tax years)	R11	-	R45
Declined transaction fees due to insufficient money			
Nedbank	-	Free	-
Point-of-sale devices	-	R8,50	-
ATM of another bank	-	R10	-
Unpaid debit order ⁽⁵⁾	R30 per item	-	-
Disputed debit order fee			
Nedbank	R5	-	R35
Card fees			
Annual debit card service fee			Free
Card replacement fee (lost, stolen, damaged)			R150
Card replacement at self-service kiosk			R100
Instant issue card fee in branch			R150
Face-to-Face card delivery			R170
Garage card service fee			R185 per year
Optional fees			
Greenbacks subscription fee			R30 per month ⁽⁴⁾
Request for copy of transaction voucher: (local and international)			R150 per voucher

Digital channels include: Money app, Online Banking and Cellphone Banking (*120*001#).

[Click to view additional information & tips](#)

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Additional product information and tips

Transactional Products

- Paying to a ShopID is free for payments under R100. Consider using PayShap when you need to pay ASAP.
- Kids can now use the Nedbank Money App to do their own banking and manage their money independently.
- Through Penny Power in partnership with Disney (Dstv channel 303 and 309, www.nedbank.co.za or the Nedbank YouTube channel) your kids can learn financial responsibility while still having fun.
- Teens and young adults can get free personalised career mapping and smart CVs with our partner on www.moveup.mobi.
- You can track your Money, your savings goals, and your spend through MySmart Money on the Money app.

ENotes

Keep track of your spend and identify potential suspicious transactions with Enotes whether in app or via SMS (in app is free for all transactional products) Log in to the Money app now to opt in.

Notes

Transactional products

- 1** This fee applies at Pick n Pay, Boxer and Shoprite stores where the cash-at-tillpoint service is offered. Deposit fees only applicable to Boxer stores. Deposits at other retailers will be subject to their terms and conditions and fees.
- 2** An additional monthly fee of R60 for non-resident clients.
- 3** An international currency conversion fee of 2% (based on the rand value of the transaction) applies to all transactions done outside South Africa. For example, if you withdraw funds from your card overseas using an International bank's ATM for the Rand equivalent of R500, fee will be 2% which equals R10.
- 4** Per month refers to our billing cycle which runs from the fourth-last business day of the month to the fifth-last business day of the following month. Your transaction list shows the fees for all transactions done in the previous billing cycle. In other words, you are billed one month in arrears.
- 5** An unpaid debit order fee is charged when we can't process a payment on your account because there is not enough money in your account.
- 6** No-funds Alert SMS's help you avoid an unpaid debit order fee. The SMS lets you know that there is not enough money; holds the debit order for 48 hours and gives you the opportunity to put money in your account to meet the debit order.
- 7** Cash deposits made either at a Nedbank ATM or in a branch attract a fee. Save by rather transferring money to your account via EFT.

Fraud

Always read your approve-It messages and other communication carefully, keep up to date on the latest scams and trends by visiting <https://personal.nedbank.co.za/home/fraud-awareness/latest-fraud-alert.html>.

If you suspect you have been a victim of fraud, call us urgently on **0800 110 929**.

To view the terms and conditions applicable to each product featured in this pricing guide please visit nedbank.co.za.

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Ombudsman for Banking Services contact information:

Telephone: 0860 662 837

Website: www.obssa.co.za

Financial Sector Conduct Authority (FSCA) contact information:

Telephone: 0800 20 37 22

Website: www.fsca.co.za/

Nedbank Contact Centre:

Telephone: 0800 555 111

Complaints

Telephone: 0860 444 000

eMail: clientfeedback@nedbank.co.za