

2022 BANKING FEES EFFECTIVE 1 JANUARY 2022







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NEDBANK



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PERSONAL BANKING

MONTHLY ACCOUNT FEES	FEE/CHARGE (E)
Youth Savings	FREE
Call Account	FREE
Transactor Savings Account	FREE
Transactor Savings Account For TEBA Pensioners	FREE
No Frills Savings Account	FREE
Savings Account for Seasonal Workers	FREE
Savings Plus	15.50
Current Account - PAYU	52.00
Student Current Account	50.00 per year
Young Professionals	100.00
Current Account Bundle	140.00
Current Account Private Banking Bundle	365.00

ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (E)
Activation of Dormant Account	FREE
Opening of Account	FREE
Closure of Account	FREE

CASH DEPOSITS	FEE/CHARGE (E)
Cash Deposit Unbalanced Deposits	FREE FREE
Copy of Deposit Slip	115.00

WITHDRAWALS	FEE/CHARGE (E)
In-Branch Cash Withdrawal	3.36% + 39.52
Nedbank ATM Withdrawal	1.4% (Min 8.32)
Other Banks ATM	1.4%+ 8.32 (Min 8.32)
International ATM Withdrawals	1.4%+ 8.32 (Min 8.32)
ATM Declined Transactions	FREE
POS (Withdrawal)	2.1% + 39.52 (Max 2 500)
Send Money ATM Withdrawal	FREE
Wallet Withdrawal	
First Withdrawal	FREE
Wallet Withdrawal - up to 500.00	4.00
Wallet Withdrawal - up to 1 000.00	8.50
Wallet Withdrawal - up to 3 000.00	12.00
Wallet Withdrawal - up to 5 000.00	14.50
Wallet Limits	
Maximum Funds Held in Wallet	25000.00
Withdrawal Daily Limit	5000.00
Prepaid Electricity Daily Limit	15000.00
Prepaid Airtime/Data Daily Limit	15000.00

PAYMENTS	FEE/CHARGE (E)
Send Money Pay to Mobile (internet, app, ussd)	
up to 1 000.00	8.00
up to 3 000.00	14.00
Payment to Wallet (internet, app, ussd)	
up to 1 000.00	8.00
up to 3 000.00	14.00
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
Own Account Transfer (internet, app and ussd)	FREE
Payment to Nedbank Account (internet, app and ussd)	13.00
Local Transfer (internet, app and ussd)	13.00
Payment to RSA (app and ussd)	13.00
Payment to RSA (internet)	30.00
SWIFT Transfer - Outgoing	0.7% (Min 140.00, Max
	750.00) + 190 Flat FEE
SWIFT Transfer - Incoming	0.7% (Min 90.00, Max
	710.00)
Stop Order/Debit Order Initiation	80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Branch Manual Nedbank Account Payment	31.20
Branch Manual Local Clearing Payment	100.00
Incorrect Payment Recall Fee	260.00
Own Account Transfer	FREE
Funeral Cover Premium Deduction Charge	FREE
Immediate Funeral Cover	Min 15.00, Max 37.50
Extended Funeral cover	Min 10.00, Max 150

STATEMENTS	FEE/CHARGE (E)
Posted Statements	One Free Statement per month then 20.00 per page, maximum 400.00
Branch Statement (printed)	One Free Statement per month then 20.00 per page, maximum 400.00
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE

POINT OF SALE FEES	FEE/CHARGE (E)
POS Debit Card Purchases (Local/International)	7.00

PERSONAL BANKING

SALANCE ENQUIRY	FEE/CHARGE (E)
Own bank ATM	FREE
Own bank ATM (Print)	5.00
At Branch (Print)	5.00
Cellphone Banking	FREE
Internet Banking	FREE
MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (E)
Annual Service Fee	175.00
Supplementary Card	90.00
Over The Counter Withdrawal	23.90 plus 2%
Nedbank ATM Withdrawal	4.16 plus 1.2%
Other Bank ATM Withdrawal	10.04 plus 1.2%
International ATM Withdrawal	28.08 plus 1.2%
Balance Inquiry	FREE
ATM Balance (print)	5.00
Dishonoured Payment	100.00
Over Limit	176.80
Tracing	Max 430.00
Incorrectly Disputed Transaction	200.00
Lost / Stolen Fee	78.00
Debit Interest	20.25%
Credit Interest	Max 1.5%
ATM CARD FEES	FEE/CHARGE (E)
In-Branch Block Card	FREE
Pin Replacement	85.00
Card Replacement	85.00
VALUE-ADDED SERVICES	FEE/CHARGE (E)
Electricity	5.50
Airtime and Data	2.50
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
Block Card Via App	FREE
	FEE/CHARGE (E)
PERSONAL LOANS	
Monthly Administration Fee	70.00
	70.00 2.7% (Min 670.00)
Monthly Administration Fee	

PROPERTY FINANCE	FEE/CHARGE (E)
Monthly Administration Fee Initiation Restructure Fee Subsequent Restructure Within 12 Months	70.00 2.7% (Max 25 000.00) FREE 535.00
VEHICLE FINANCE	FEE/CHARGE (E)
Monthly Administration Fee Initiation Restructure Fee Subsequent Restructure Within 12 Months	70.00 2.7% (Min 670.00) FREE 535.00
OVERDRAFT FACILITIES	FEE/CHARGE (E)
Initiation Fees Overdraft Review Fee Subsequent Review Within 12 Months	2.7% (Min 600.00) FREE 340.00
OTHER FEES	FEE/CHARGE (E)
Ammortization Fee Call Up Letter Warning Letter Obtain Code 3rd Party Debtors Debtor Administration Overdrawn Account Letter Charge Repossession Charge Penalty Interest Full Report Audit Certificate	FREE 55.00 52.00 100.00 384.80 52.00 FREE Prime + 6 200.00 360.00
EXCHANGE CONTROL	FEE/CHARGE (E)
Exchange Control Application Normal Exchange Control Application Complex Exchange Control Application Follow-up Attestation of Form	460.00 800.00 143.00 143.00
SME BANKING	
MONTHLY ACCOUNT FEES	FEE/CHARGE (E)

FREE FREE 140.00

43.00 - 160.00

Club Savings Call Account

School Current Account

Current Account - SME

SME BANKING

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ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (E)	PAYMENTS	FEE/CHARGE (E)
Activation of dormant Account	FREE	Unpaid Stop/Debit Order	100.00
Opening of Account	FREE	Branch Manual Nedbank Account Payr	ment 31.20
Closure of Account	FREE	Branch Manual Local Clearing Paymen	t 100.00
	=== (0.1.1.5.0= (=)	Incorrect Payment Recall Fee	260.00
DEPOSITS	FEE/CHARGE (E)	Own Account Transfer	FREE
Cash Deposit	Zero (0.00 - 30 000)	Funeral Cover Premium Deduction Cha	
Cash Deposit	and 1% in excess of 30	Funeral Cover	Min 15.00, Max 37.50
	000 per day	Extended Funeral cover	Min 10.00, Max 150
Copy of Deposit Slip	72.80	CT4TE4E4T0	FFF (OLIADOF (F)
		STATEMENTS	FEE/CHARGE (E)
WITHDRAWALS	FEE/CHARGE (E)	Posted Statements	One Free Statement per month then
Own bank ATM Withdrawal	50.00	Duran la Ctata un ant (animta d)	30.00 per page, maximum 600.00 One Free Statement per month then
Other Banks ATM	60.32	Branch Statement (printed)	30.00 per page, maximum 600.00
International ATM Withdrawals	60.32	Online Statements (Online Banking)	FREE
Branch Withdrawals (Over The Counter)	3.36% + 39.52	Cellphone Banking Statements	FREE
ATM Declined Transactions	FREE	Celiphone Banking Statements	FREE
PAYMENTS	FEE/CHARGE (E)	POINT OF SALE FEES	FEE/CHARGE (E)
Send Money Pay to Mobile (internet, app, ussd)		POS (Withdrawal)	2.1% + 39.52 (Max 2 500
up to 1 000.00	8.00	POS Debit Card Purchases(Local/Inter	
up to 3 000.00	14.00	Repeat POS Service Support	100.00
Payment to Wallet (internet, app, ussd)	11.00		FFF (OLIA POF (F)
up to 1 000.00	8.00	BALANCE ENQUIRY	FEE/CHARGE (E)
up to 3 000.00	14.00	Own bank ATM	FREE
up to 5 000.00	20.00	Own bank ATM (Print)	5.00
up to 10 000.00	35.00	At Branch (Print)	5.00
up to 15 000.00	45.00	Cellphone Banking	FREE
Own Account Transfer (internet, app and ussd)	FREE	Internet Banking	FREE
Payment to Nedbank Account (internet, app and ussd)		MoneyApp	FREE
Local Transfer (internet, app and ussd)	13.00		
Payment to RSA (app and ussd)	13.00	CREDIT CARD FEES	FEE/CHARGE (E)
Payment to RSA (internet)	30.00		100.00
SWIFT Transfer - Outgoing	0.7% (Min 140.00, Max	Annual Service Fee	182.00
	750.00) + 190 Flat FEE	Supplementary Card	90.00
SWIFT Transfer - Incoming	0.7% (Min 90.00, Max	Over The Counter Withdrawal	23.90 plus 2%
	710.00)	Nedbank ATM Withdrawal Other Bank ATM Withdrawal	4.16 plus 1.2% 10.04 plus 1.2%
DAVISENTO	FFF (CHADOF (F)	International ATM Withdrawal	
PAYMENTS	FEE/CHARGE (E)	Balance Inquiry	28.08 plus 1.2% FREE
Stop Order/Debit Order Initiation	80.00		
Stop Order/Debit Order Amendment	FREE	CREDIT CARD FEES	FEE/CHARGE (E)
Stop Order/Debit Order Execution	20.00	ATM Delenge (print)	F 00
Stop Order/Debit Order Cancellation	FREE	ATM Balance (print)	5.00

SME BANKING

CREDIT CARD FEES	FEE/CHARGE (E)
Dishonoured Payment	100.00
Over Limit Tracing	170.00 Max 430.00
Incorrectly Disputed Transaction Lost / Stolen Fee	170.00 75.00
Debit Interest	20.25%
Credit Interest	Max 1.5%

VALUE-ADDED SERVICES	FEE/CHARGE (E)
Electricity Airtime and Data	5.50 2.50
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
Block Card On App	FREE

ATM CARD FEES	FEE/CHARGE (E)	
In-Branch Block Card	FREE	
Pin Replacement Card Replacement	85.00 85.00	

BUSINESS LOANS	FEE/CHARGE (E)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 670.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	535.00

PROPERTY FINANCE	FEE/CHARGE (E)
Monthly Administration Fee	70.00
Initiation	2.7% (Min 25 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	535.00

VEHICLE FINANCE	FEE/CHARGE (E)
Monthly Administration Fee Initiation Restructure Fee	70.00 2.7% (Min 682.50) FRFF
Subsequent Restructure Within 12 Months	535.00

OVERDRAFT FACILITIES	FEE/CHARGE (E)
Initiation Fees	2.7% (Min 624.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	592.80

OTHER FEES	FEE/CHARGE (E)
Ammortization Fee	FREE
Call Up Letter	55.00
Warning Letter	52.00
Obtain Code 3rd Party Debtors	100.00
Debtor Administration	384.80
Overdrawn Account Letter Charge	55.00
Repossession Charge	FREE
Full Report	200.00
Penalty Interest	Prime + 10%
Audit Certificate	360.00

GUARANTEES	FEE/CHARGE (E)
Cash Cover	0.9% per 6 months (Min 400.00, Max 9 999 999)
Amendment	270.00
Non - Cash Cover	0.9% per 6 months (Min 600.00, Max 9 999 999)
Renewal - Cash Cover	0.6% per 6 months (Min 300.00, Max 9 999 999)
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 9 999 999)

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FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (E)
Transfer	150.00
FOREIGN EXCHANGE CONTRACTS	FEE/CHARGE (E)
Delivery Establishment	80.00 250.00
EXCHANGE CONTROL	FEE/CHARGE (E)
Exchange Control Application (normal) Exchange Control Application (complex) Attestation of Form Exchange Control Applications Follow Up	460.00 800.00 143.00 143.00
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (E)
Documentary Collection (Outgoing) Documentary Collection (Incoming)	0.6% (Min 150.00) 0.6% (Min 150.00)

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LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (E)
Establishment Amendment	0.90% (Min 390.00) plus flat Fee 190.00)
Advising	410.00
Negotiation	390.00
	0.6% (Min 400.00)

CORPORATE AND BUSINESS	BANKING
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MONTHLY ACCOUNT FEES	FEE/CHARGE (E)
Call Account School Current Account Corporate Current Account	FREE 140.00 160.00 - 2100.00
DEPOSITS	FEE/CHARGE (E)
Cash Deposit Unbalanced Deposits	Min 0.83 - Max 2.7% 72.80
WITHDRAWALS	FEE/CHARGE (E)
Branch Withdrawals (Over The Counter)	3.2% + 39.52
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (E)
Activation of dormant Account Opening of Account Closure of Account	FREE FREE FREE
STATEMENTS	FEE/CHARGE (E)
e-mailed Statements Posted Statements Online Statements (Online Banking) Copies of Deposit Slips	FEE/CHARGE (E) FREE One free statement per month then 30.00 per page, maximum 600.00 FREE 110.00
e-mailed Statements Posted Statements Online Statements (Online Banking)	FREE One free statement per month then 30.00 per page, maximum 600.00 FREE
e-mailed Statements Posted Statements Online Statements (Online Banking) Copies of Deposit Slips	FREE One free statement per month then 30.00 per page, maximum 600.00 FREE 110.00
e-mailed Statements Posted Statements Online Statements (Online Banking) Copies of Deposit Slips POINT OF SALE FEES POS (Withdrawal) POS Debit Card Purchases(Local/International)	FREE One free statement per month then 30.00 per page, maximum 600.00 FREE 110.00 FEE/CHARGE (E) 2.1% (Max 2 500) 25.00

BALANCE ENQUIRY	FEE/CHARGE (E)
At Branch (Print)	5.00
Cellphone Banking	FREE
Internet Banking	FREE
MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (E)
Annual Service Fee	182.00
Supplementary Card	90.00
Over The Counter Withdrawal	23.90 plus 2%
Nedbank ATM Withdrawal	4.16 plus 1.2%
Other Bank ATM Withdrawal	10.04 plus 1.2%
International ATM Withdrawal	28.08 plus 1.2%
Balance Inquiry	FRFF
ATM Balance (print)	5.00
Dishonoured Payment	100.00
Over Limit	170.00
Tracing	Max 430.00
Incorrectly Disputed Transaction	170.00
Lost / Stolen Fee	75.00
Debit Interest	20.25%
Credit Interest	Max 1.5%
PAYMENTS	FEE/CHARGE (E)
Payment to Wallet (internet)	
up to 1 000.00	8.00
up to 3 000.00	14.00
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
Own Account Transfer (internet)	FREE
Payment to Nedbank Account (internet)	13.00
Local Transfer (internet)	13.00
Payment to RSA (internet)	30.00
SWIFT Transfer - Outgoing	0.7% (Min 140.00, Max
	750.00) + 190 Flat FEE

CORPORATE AND BUSINESS BANKING

CURPURALE AND BUSINESS BANKI	NG
PAYMENTS	FEE/CHARGE (E)
SWIFT Transfer - Incoming	0.7% (Min 90.00, Max
	710.00)
Stop Order/Debit Order Initiation	80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Branch Manual Nedbank Account Payment	31.20
Branch Manual Local Clearing Payment	100.00
Incorrect Payment Recall Fee	260.00
CPS PAYMENT FEES	FEE/CHARGE (E)
Payments under 200	13.00
Payments over 200	11.50
Collections under 200	9.50
Collections over 200	8.50
VALUE-ADDED SERVICES	FEE/CHARGE (E)
Cellphone SMS Payment Notification (All Transactions)	FREE
Third Party SMS Notification	FREE
BUSINESS LOANS	FEE/CHARGE (E)
DOSINESS ECANS	TEE/OH/WOE (E)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 650.00)
Restructure Fee	550.00
PROPERTY FINANCE	FEE/CHARGE (E)
Marilla Advisor Conference	70.00
Monthly Administration Fee	70.00
Initiation	2.7% (Min 25 000.00)
Restructure Fee	550.00
VEHICLE FINANCE	FEE/CHARGE (E)
Monthly Administration Fee	70.00
Initiation	2.7% (Min 682.50)
Restructure Fee	550.00
OVERDRAFT FACILITIES	FEE/CHARGE (E)
UVERDRAF I FACILITIES	I LL/CHARGE (E)
Initiation Fees	2.7% (Min 624.00)
Overdraft Review Fee	1170.00



OTHER FEES	FEE/CHARGE (E)
Ammortization Fee	15.60
Call Up Letter	55.00
Warning Letter	52.00
Obtain Code 3rd Party Debtors	92.50
Debtor Administration	370.00
Overdrawn Account Letter Cha	arge 52.00
Repossession Charge	FREE
Full Report	200.00
Penalty Interest	Prime + 10%
Audit Certificate	360.00
GUARANTEES	FEE/CHARGE (E)
Cook Cover	0.00/ 6

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Cash Cover	0.9% per 6 months (Min 400.00, Max 9 999 999)
Amendment	270.00
Non - Cash Cover	0.9% per 6 months (Min 600.00, Max 9 999 999)
Renewal - Cash Cover	0.6% per 6 months (Min 300.00, Max 9 999 999)
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 9 999 999)

FEE/CHARGE (E)

FFF/CHARGE (F)

250.00

Transfer	150.00
FOREIGN EXCHANGE CONTRACTS	FEE/CHARGE (E)
Delivery	80.00

FOREIGN CURRENCY ACCOUNTS

RILLS (IMPORTS/FYPORTS)

Establishment

EXCHANGE CONTROL	FEE/CHARGE (E)
Exchange Control Application (normal)	460.00
Exchange Control Application (complex)	800.00
Attestation of Form	143.00
Exchange Control Applications Follow Up	143.00

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Initiation Fees Overdraft Review Fee	0.6% (Min 150.00) 0.6% (Min 150.00)
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (E)
Establishment	0.90% (Min 390.00 plus flat Fee 190.00)
Amendment	410.00
Advising	390.00
Negotiation	0.6% (Min 400.00)

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