2024 BANKING FEES EFFECTIVE 1 JANUARY 2024



Personal Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Youth Savings	FREE
Call Account	FREE
Transactor Savings Account	FREE
Savings Account For TEBA Pensioners	FREE
Savings Account - No Frills	FREE
Savings Account - Seasonal Workers	FREE
Savings Plus (Ngeyakho Account)	16.83
Savings Account	54.70
Student Current Account Current Account - PAYU	52.60 per year 54.70
Current Account Bundle	140.00
Current Account Private Clients - PAYU	56.81
Current Account Private Clients - Bundle	370.00
Online Banking/ MoneyApp Subscription Fee	36.82
Multiple Online Banking Profiles Subscription Fee	168.32
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Reactivation of Accounts	FREE
Opening of Account	FREE
Closure of Account	FREE
CASH DEPOSITS	FEE/CHARGE (EMALANGENI)
	FREE
In-Branch Cash Deposit ATM Cash Deposit	FREE
Unbalanced Deposits	FREE
Copy of Deposit Slip	72.80
Proof of Payment (Branch)	18.40
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	18.40
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.20% + 43.24
POS Cash In-Branch Withdrawal	2.1% + 45.00 (Max 2 500)
Nedbank ATM Withdrawal	1.45% (Min 8.50)
Other Banks ATM	1.45% (Min 8.50)
International ATM Withdrawals	1.45% (Min 8.50)
Other Banks ATM & International (Student) ATM Declined Transactions	FREE FREE
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
	· · · · · ·
First Withdrawal Per Month MobiMoney Wallet Withdrawal - up to 500.00	FREE 4.00
MobiMoney Wallet Withdrawal - up to 1000.00	8.50
MobiMoney Wallet Withdrawal - up to 3 000.00	12.00
MobiMoney Wallet Withdrawal - up to 5 000.00	14.50
WALLETUNITO	EMALANGENI
WALLET LIMITS	
Maximum Funds Held in Wallet per month	25 000.00 5 000.00
Withdrawal Daily Limit Prepaid Electricity Daily Limit	15 000.00
Prepaid Airtime/Data Daily Limit	15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	
up to 3 000.00	8.42 14.73
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.42
up to 3 000.00	14.73
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
MobiMoney Wallet to Account Transfer	
PAYMENTS	FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Payment to Nedbank Account (Online Banking, MoneyApp and USSD) Local Transfer (Online Banking, MoneyApp and USSD)	14.20 14.20
Local Transfer (Unline Banking, MoneyApp and USSD) Payment to RSA (Online Banking, MoneyApp)	14.20

Reactivation of Accounts	FREE
Opening of Account	FREE
Closure of Account	FREE
CASH DEPOSITS Cash Deposit (Branch)	FEE/CHARGE (EMALANGENI) FREE for 0.00 - 30 000.00 and 1% in excess of 30 000.00 per day
ATM Cash Deposit Jnbalanced Deposits	FREE for 0.00 - 30 000.00) and 1% in excess of 30 000.00 per day FREE
Copy of Deposit Slip	72.80
Proof of Payment	18.40
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	18.40
WITHDRAWALS In-Branch Cash Withdrawal	FEE/CHARGE (EMALANGENI) 3.20% + 43.24 2.1% + 45.00 (Max 2 500.00)
POS Cash In-Branch Withdrawal	2.1% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.45% (Min 8.50)
Other Banks ATM	1.45% (Min 8.50)
International ATM Withdrawals	1.45% (Min 8.50)
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	4.00
MobiMoney Wallet Withdrawal - up to 1 000.00	8.50
MobiMoney Wallet Withdrawal - up to 3 000.00	12.00
MobiMoney Wallet Withdrawal - up to 5 000.00	14.50
WALLET LIMITS	FEE/CHARGE (EMALANGENI)
Maximum Funds Held in Wallet per Month	25 000.00
Withdrawal Daily Limit	5 000.00
Prepaid Electricity Daily Limit	15 000.00
Prepaid Airtime/Data Daily Limit PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD) um to 1 000 00	15 000.00 FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.42
up to 3 000.00	14.73
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00 PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD) up to 1 000.00	45.00 FEE/CHARGE (EMALANGENI) 8.42
μρ to 1000.00	0.42
μρ to 3 000.00	14.73
μρ to 5 000.00	20.00
μρ to 10 000.00	35.00
p to 15 000.00	45.00
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Dwn Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	14.20
Local Transfer (Online Banking, MoneyApp and USSD)	14.20
Payment to RSA (Online Banking, MoneyApp)	14.20
SWIFT Transfer - Outgoing	0.7% (Max 789.00) + 160 Flat Fee
SWIFT Transfer - Incoming	0.7% (Min 84.16, Max 778.48)
RTGS Transfer - Outgoing PAYMENTS PATCS Transfer - Incoming	0.7% (Min 140.00 Max 750.00) FEE/CHARGE (EMALANGENI)
RTGS Transfer - Incoming	0.7% (Min 84.16, Max 778.48)
Stop Order/Debit Order Initiation - Once Off	35.58
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	21.04
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	35.58
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	21.04
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	34.19
Manual Payment to Other Local Bank Account at Branch	104.00
ncorrect Payment Recall Fee	273.52
Funeral Cover Premium Collection Fee	FREE
-uneral Cover Premium Collection Fee mmediate Funeral Cover Extended Funeral Cover	Min 15.00, Max 37.50 Min 10.00, Max 150.00
EPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction	104.00
Manual Salary Processing	22.09
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	One Free Statement per month then 10.00 per page
Branch Statement (Printed)	One Free Statement per month then 10.00 per page
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)	25.00
Debit Card Purchase With Cashback	22.50
Repeat POS Service Support BALANCE ENQUIRY	105.20 FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FREE
Nedbank ATM Balance Enquiry (Print)	3.00
Balance Enquiry At Branch (Printed)	6.00
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry Online Banking	FREE
Balance Enquiry MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	202.00
Supplementary Card	94.68
Online Banking Subscription Fee	16.50
Cash Deposit (In-Branch and Nedbank ATM)	FREE
Over The Counter Withdrawal	2% plus 23.90
Nedbank ATM Withdrawal	1.45% Min 8.50
Other Bank ATM Withdrawal	1.45% Min 8.50
International ATM Withdrawal	1.45% Min 8.50
Online Banking Payment	14.20
Interaccount Transfer (MoneyApp and Online Banking)	FREE
Interaccount Transfer (Branch)	FREE
Balance Enquiry (Online Banking)	FREE
Nedbank ATM Balance Enquiry (Print)	3.00
Other Bank ATM Balance Enquiry (Print)	3.00
Balance Enquiry At Branch (Print)	6.00
Statement Enquiry Nedbank ATM	3.00
Dishonoured Payment	100.00
Over Limit	186.00
Transaction/Payment Tracing	186.00
Incorrectly Disputed Transaction - Local	186.00
Incorrectly Disputed Transaction - International	186.00
Replacement of Expired Card	FREE
Replacement of Lost Card	82.06
Debit Interest	20.25%
Credit Interest	Max 1.5%
DEBIT CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - Branch/MoneyApp/Online Banking	FREE
Pin Reset	88.00
Replacement of Expired Card	FREE
Replacement of Lost Card	88.00
Replacement of Lost Personalized Card	92.58
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	5.79
Airtime and Data	3.00
Bill Payments	14.20
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification Third Party SMS Notification BUSINESS LOANS	FREE FREE FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2% (Min 670.00 Max 7 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months PROPERTY FINANCE	599.64 FEE/CHARGE (EMALANGENI)
Monthly Administration Fee nitiation Fee	70.00 2% (Max 8 000.00 for loans up to E 2 000 000.00, Max E 16 000.00 for loans above E 2 000 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	599.64
/EHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
nitiation Fee	2% (Max 5 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months OVERDRAFT FACILITIES	599.64 FEE/CHARGE (EMALANGENI)
nitiation Fee	2% (Min 600.00 Max 3 000.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	623.63
DTHER FEES	FEE/CHARGE (EMALANGENI)
Ammortization Fee	FREE
Call Up Letter	57.86
Narning Letter	54.00
Debtor Administration	436.58
Debtor Administration (None/Late Submisison)	830.00
Dverdrawn Account Letter Fee	54.00
Repossession Charge	FREE
Full General Report	200.00
Penalty Interest	Prime + 10%
Penalty Interest	Prime + 10%
Audit Certificate	391.00
Telephone Charge (Local)	35.00
Telephone Charge (International)	100.00
Bid Bond	173.58
Treasury Bills	0.25% (Max 1 000.00)
SAFE CUSTODY	FEE/CHARGE (EMALANGENI)
Safe Custody Access	120.98
Safe Deposit Size A	175.00
Safe Deposit Size B	210.00
Safe Deposit Size C	350.00
Safe Deposit Size D	415.00
GUARANTEES Cash Cover Amendment	FEE/CHARGE (EMALANGENI) 0.9% per 6 months (Min 328.22, Max 99 999 999.99 270.00 20% per 6 months (Min E00.00, Max 90 900 000.00
Non - Cash Cover	0.9% per 6 months (Min 500.00, Max 99 999 999.99
Renewal - Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999 999.99
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999 999.99
Not Taken	315.60
Not Taken FOREIGN CURRENCY ACCOUNTS Iransfer	315.60 FEE/CHARGE (EMALANGENI) 160.00
ORWARD EXCHANGE CONTRACTS Delivery	FEE/CHARGE (EMALANGENI) FREE
Establishment EXCHANGE CONTROL	320.00 FEE/CHARGE (EMALANGENI) 504.96
Exchange Control Application Normal	504.96
Exchange Control Application Complex	841.60
Exchange Control Application Follow-up	146.00
Attestation of F178	146.00
BILLS (IMPORTS/EXPORTS) Documentary Collection (Outgoing)	FEE/CHARGE (EMALANGENI) 0.60%
Documentary Collection (Incoming) ETTERS OF CREDIT (EXPORT)	0.60% FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 320.00) plus Flat Fee 160.00
Amendment	305.08
Advising	420.80
Negotiation	0.60%
Cancellation	450.00
Courier Fee	Actual Cost
Transfer Fee	389.24
ETTERS OF CREDIT (IMPORT) Establishment	FEE/CHARGE (EMALANGENI) 0.75% (Min 320.00) plus Flat Fee 160.00
Amendment	290.00
Advising	420.80
Negotiation	0.60%
Cancellation	450.00
Fransfer Fee	370.00

Corporate and Business Banking

Corporate Current Account	168.32 - 2 209.20
Online Banking / MoneyApp Subscription Fee	168.32
Multiple Online Banking Profiles Subscription Fee	168.32
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Reactivation of Accounts	FREE
Opening of Account	FREE
Closure of Account CASH DEPOSITS n-Branch Cash Deposit	FREE FEE/CHARGE (EMALANGENI) 2.85%
ATM Cash Deposit	2.85%
Jnbalanced Deposits	82.00
Copy of Deposit Slip	72.80
Proof of Payment (Branch)	18.40
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	18.40
VITHDRAWALS	FEE/CHARGE (EMALANGENI)
n-Branch Cash Withdrawal	3.35% + 43.24
POS Cash In-Branch Withdrawal	2.2% + 45.00 (Max 2 500.00)
ledbank ATM Withdrawal	1.45% (Min 8.50)
Other Banks ATM	1.45% (Min 8.50)
nternational ATM Withdrawals	1.45% (Min 8.50)
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	4.00
MobiMoney Wallet Withdrawal - up to 1 000.00	8.50
MobiMoney Wallet Withdrawal - up to 3 000.00	12.00
MobiMoney Wallet Withdrawal - up to 5 000.00	14.50
VALLET LIMITS	EMALANGENI
Aaximum Funds Held in Wallet per Month	25 000.00
Vithdrawal Daily Limit	5 000.00
Prepaid Electricity Daily Limit	15 000.00
Prepaid Airtime/Data Daily Limit	15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
ıp to 1 000.00	8.42
ıp to 3 000.00	14.73
ıp to 5 000.00	20.00
ւթ to 10 000.00	35.00
ւթ to 15 000.00	45.00
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
ip to 1 000.00 ip to 3 000.00 ip to 5 000.00 is to 10 000.00	8.42 14.73 20.00
ιρ to 10 000.00	35.00
ιρ to 15 000.00	45.00
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Dwn Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	14.20
Local Transfer (Online Banking, MoneyApp and USSD)	14.20
Payment to RSA (MoneyApp)	14.20
Payment to RSA (Online Banking)	30.00
SWIFT Transfer - Outgoing	0.7% (Max 789.00) + 160 Flat Fee
SWIFT Transfer - Incoming	0.7% (Min 84.16, Max 778.48)
TGS Transfer - Outgoing	0.7% (Min 140.00 Max 750.00)
RTGS Transfer - Incoming	0.7% (Min 84.16, Max 778.48)
Stop Order/Debit Order Initiation	35.58
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Rement	21.04
Stop Order/Debit Order Payment	21.04
Stop Order/Debit Order Cancellation	FREE
Jnpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	35.58
Sweeping Instruction Amendment Sweeping Instruction Payment Sweeping Instruction Cancellation	FREE 21.04 FREE
weeping instruction Cancellation Manual Payment to Nedbank Account at Branch Manual Payment to Local Other Bank Account at Branch ncorrect Payment Recall Fee	FREE 34.19 104.00 273.52
PS PAYMENT FEES Paper Based Salary Instruction	FEE/CHARGE (EMALANGENI) 105.00
Manual Salary Processing	22.09 FEE/CHARGE (EMALANGENI)
Payments under 200 Payments over 200 Collections under 200 Collections over 200 Collections over 200	13.00 11.50 9.50 8.50
TATEMENTS Posted Statements	FEE/CHARGE (EMALANGENI) One Free Statement per month then 10.00 per pa
Branch Statement (Printed)	One Free Statement per month then 10.00 per pa
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE
POINT OF SALE FEES Debit Card Purchase (Local/International)	FEE/CHARGE (EMALANGENI) 25.00
Debit Card Purchase With Cashback	25.00
Repeat POS Service Support	115.72
POS Support Penalty	110.00
ALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
ledbank ATM Balance Enquiry (View)	FREE
ledbank ATM Balance Enquiry (Print)	3.00
alance Enquiry At Branch (Printed)	6.00
alance Enquiry Cellphone Banking	FREE
alance Enquiry Online Banking	FREE
alance Enquiry MoneyApp REDIT CARD FEES	FREE FEE/CHARGE (EMALANGENI)
Innual Service Fee upplementary Card Inline Banking Subscription Fee Number 10 Parts (Construction Fee)	202.00 94.68 16.50
Cash Deposit (Branch and Nedbank ATM)	FREE
Vithdrawal (Branch)	2% plus 23.90
Jedbank ATM Withdrawal	1.45% Min 8.50
other Bank ATM Withdrawal	1.45% Min 8.50
International ATM Withdrawal	1.45% Min 8.50
Inline Banking Payment	14.20
Interaccount Transfer (MoneyApp/Online Banking)	FREE
ledbank ATM Balance Enquiry (Print)	FREE FREE 3.00
Other Bank ATM Balance Enquiry (Print)	3.00
Balance Enquiry At Branch (Print)	6.00
Statement Enquiry Nedbank ATM	3.00
Dishonoured Payment	100.00
Dver Limit	186.00
ransaction/Payment Tracing	186.00
ncorrectly Disputed Transaction - Local	186.00
ncorrectly Disputed Transaction - International	186.00
Replacement of Expired Card	FREE
Replacement of Lost Card	82.06
Debit Interest	20.25%
Credit Interest	Max1.5%
ALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
:lectricity	5.79
.irtime and Data	3.00
ill Payments	14.20
ellphone SMS Account Access Notification	FREE
ellphone SMS Payment Notification (All Transactions)	FREE
ransactional SMS Notification	FREE
hird Party SMS Notification	FREE
USINESS LOANS	FEE/CHARGE (EMALANGENI)
Annthly Administration Fee	70.00
nitiation Fee	2.84%
Jestructure Fee	599.64
ROPERTY FINANCE	FEE/CHARGE (EMALANGENI) 70.00
Aonthly Administration Fee nitiation Fee Restructure Fee	2.84% 599.64
EHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Ionthly Administration Fee	70.00
iitiation Fee	2.84%
VERDRAFT FACILITIES	599.64 FEE/CHARGE (EMALANGENI)
nitiation Fee	2.84% (Min 645.00)
Overdraft Review Fee	2.70%
THER FEES	FEE/CHARGE (EMALANGENI)
ammortization Fee	FREE
Call Up Letter	57.86
Varning Letter	54.00
Verlang Letter lebtor Administration lebtor Administration (None/Late Submisison) lverdrawn Account Letter Fee	436.58 830.00 54.00
lepossession Charge	FREE
ull General Report	200.00
ienalty Interest	Prime + 10%
udit Certificate	391.00
elephone Charge (Local)	35.00
elephone Charge (International)	100.00
iid Bond	173.58
reasury Bills	0.25% (Max 1 000.00)
AFE CUSTODY	FEE/CHARGE (EMALANGENI)
afe Custody Access	120.98
afe Deposit Size A	175.00
afe Deposit Size B	210.00
afe Deposit Size B afe Deposit Size C afe Deposit Size D CUARANTEES	350.00 415.00 FEE/CHARGE (EMALANGENI)
ash Cover mendment	0.9% per 6 months (Min 328.22, Max 99 999 999 270.00
on - Cash Cover	0.9% per 6 months (Min 500.00, Max 99 999 99
enewal - Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999 99
enewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999 99
ot Taken	315 60
ot Taken OREIGN CURRENCY ACCOUNTS ransfer	315.60 FEE/CHARGE (EMALANGENI) 160.00
ranster ORWARD EXCHANGE CONTRACTS Pelivery	FEE/CHARGE (EMALANGENI)
elivery	FREE
istablishment	320.00
XCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
xchange Control Application Normal	504.96
xchange Control Application Complex	841.60
xchange Control Application Follow-up	146.00
ttestation of F178	146.00
ILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
ocumentary Collection (Outgoing)	0.60%
ocumentary Collection (Incoming)	0.60%
ETTERS OF CREDIT (EXPORT)	FEE/CHARGE (EMALANGENI)
stablishment	0.75% (Min 320.00) plus Flat Fee 160.00
mendment	305.08
Advising legotiation Cancellation	420.80 0.60% 450.00 Actual Cost
Courier Fee	Actual Cost
ransfer Fee	389.24
ETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
stablishment	0.75% (Min 320.00) plus Flat Fee 160.00
mendment	290.00
dvising	420.80
legotiation Cancellation	420.80 0.60% 450.00 370.00
ransfer Fee	570.00

Local Transfer (Online Banking, MoneyApp and USSD) Payment to RSA (Online Banking, MoneyApp)	14.20
SWIFT Transfer - Outgoing SWIFT Transfer - Incoming	0.7% (Max 789.00) + 160 Flat Fee 0.7% (Min 84.16, Max 778.48)
RTGS Transfer - Outgoing	0.7% (Min 140.00 Max 750.00)
RTGS Transfer - Incoming Stop Order/Debit Order Initiation - Once Off	0.7% (Min 84.16, Max 778.48) 35.58
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment Stop Order/Debit Order Cancellation	21.04 FREE
Unpaid Stop/Debit Order Sweeping Instruction Setup - Once Off	100.00 35.58
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment Sweeping Instruction Cancellation	21.04 FREE
Manual Payment to Nedbank Account at Branch Manual Payment to Other Local Bank Account at Branch	34.19 104.00
Incorrect Payment Recall Fee	273.52
Funeral Cover Premium Collection Fee Immediate Funeral Cover	FREE Min 15.00. Max 37.50
Extended Funeral cover	Min 10.00, Max 37.50 Min 10.00, Max 150.00
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements Branch Statement (Printed)	One Free Statement per month then 10.00 per page One Free Statement per month then 10.00 per page
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	
POINT OF SALE FEES Debit Card Purchase (Local/International)	FEE/CHARGE (EMALANGENI) 7.00
Debit Card Purchase (Local International) Debit Card Purchase With Cashback	6.30
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FREE
Nedbank ATM Balance Enquiry (Print)	3.00
Balance Enquiry At Branch (Printed) Balance Enquiry Cellphone Banking	6.00 FREE
Balance Enquiry Online Banking Balance Enquiry MoneyApp	FREE FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	150.00
Supplementary Card	94.68
Online Banking Subscription Fee Cash Deposit (Branch and Nedbank ATM)	FREE FREE
Withdrawal (Branch) Nedbank ATM Withdrawal	1.5% + 10.00 1.45% Min 8.50
Other Bank ATM Withdrawal	1.45% Min 8.50
International ATM Withdrawal Interaccount Transfer (MoneyApp and Online Banking)	1.45% Min 8.50 FREE
Interaccount Transfer (Branch)	FREE
Balance Enquiry (Online Banking) Nedbank ATM Balance Enquiry (Print)	3.00
Other Bank ATM Balance Enquiry (Print)	3.00
Balance Enquiry At Branch (Print) Statement Enquiry Nedbank ATM	6.00 3.00
Dishonoured Payment Over Limit	100.00 186.00
Transaction/Payment Tracing	452.36
Incorrectly Disputed Transaction - Local Incorrectly Disputed Transaction - International	186.00 186.00
Replacement of Expired Card	FREE
Replacement of Lost Card Debit Interest	82.06 20.25%
Credit Interest	Max 1.5%
DEBIT CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - Branch/MoneyApp/Online Banking Pin Reset	FREE 88.00
Replacement of Expired Card	FREE
Replacement of Lost Card Replacement of Lost Personalized Card	88.00 92.58
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	5.79
Airtime and Data Bill Payments	3.00 14.20
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions) Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
PERSONAL LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee Initiation Fee	70.00 2% (Min 670.00 Max 7 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	562.82
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee Initiation Fee	70.00 2% (Max 8 000.00 for loans up to E 2 000 000.00,
	Max E 16 000.00 for loans above E 2 000 000.00)
Restructure Fee Subsequent Restructure Within 12 Months	FREE 599.64
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee Restructure Fee	2% (Max 5 000.00) FREE
Subsequent Restructure Within 12 Months	599.64
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fees	2% (Min 600.00 Max 3 000.00)
Overdraft Review Fee Subsequent Review Within 12 Months	FREE 357.68
OTHER FEES	FEE/CHARGE (EMALANGENI)
Ammortization Fee	FREE
Call Up Letter Warning Letter	57.86 54.00
Overdrawn Account Letter Fee	54.00
Repossession Charge Penalty Interest	FREE Prime + 6%
Full General Report Audit Certificate	200.00 391.00
Telephone Charge (Local)	35.00
Telephone Charge (International)	
Safe Custody Access	FEE/CHARGE (EMALANGENI)
Safe Custody Access Safe Deposit Size A	120.98 175.00
Safe Deposit Size B Safe Deposit Size C	210.00 350.00
Safe Deposit Size D	415.00
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	504.96 841.60
Exchange Control Application Complex	011.00
Exchange Control Application Complex Exchange Control Application Follow-up	146.00
Exchange Control Application Follow-up Attestation of F178	146.00
Exchange Control Application Follow-up	

SME Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Club Savings Account	FREE
Call Account	FREE
Savings Account	31.56
Current Account - Schools	152.54
Current Account - SME	174.63
Online Banking / MoneyApp Subscription Fee	89.42
Multiple Online Banking Profiles Subscription Fee	168.32
SME BUNDLE ACCOUNT	FEE/CHARGE (EMALANGENI)
Monthly Fee	249.00
POS Transactions	6 FREE Transactions, Thereafter Charged
POS Purchase Charge	10.00
Electronic Payments	6 FREE Transactions, Thereafter Charged
ATM Withdrawals	10 FREE Transactions, Thereafter Charged
Electricity Purchase	10 FREE Transactions, Thereafter Charged
ATM Mini Statements	5 FREE, Thereafter Charged



