## NEDBANK FEES 2020

NEDBANK

In line with our client-centric approach and quest for service excellence, we have upgraded our fee structure as shown below. Feel free to ask our friendly staff for further information on banking fees.

ALL FEES ARE VAT INCLUSIVE WHERE APPLICABLE					
1. C	URREN	IT ACCOUNTS	FEE		
1.1	Openir	ng of account (first time use)	FREE		
1.2	Closing	g of account	FREE		
1.3	ATM				
	1.3.1	ATM transactions			
	1.3.1.1	Own - ATM			
		Withdrawal (per txn) 9.00 + 1.85% of value (I	MAX 52.00)		
		Balance enquiry	FREE		
		Mini statement	FREE		
	1.3.1.2	Namswitch ATM			
		Withdrawal (per txn) 16.00 + 1.85% of value (	MAX 62.50)		
		Balance enquiry	FREE		
		Mini statement	4.00		
	1.3.2	First issue of ATM card	FREE		
	1.3.3	Replacement of lost/damaged card	170.00		
1.4	Transf	er/Payments			
	1.4.1	Stop orders	25.50		
	1.4.2	Magtapes/debit orders	25.50		
	1.4.3	Stop payment	128.00		
1.5	Depos	its			
*	1.5.1	Cash deposit fees	FREE		
1.6	Depos	it books			
	1.6.1	Duplicate deposit book	100.00		
	1.6.2	Triplicate deposit book	125.00		
1.7	Other	charges			
	1.7.1	Monthly statements (e-mail)	FREE		
	1.7.2	Monthly statements (post)	25.00		
	1.7.3	Copies of old statements (per month)	25.00		
	1.7.4	Provisional statements (per month)	25.00		
	1.7.5	Search fee	585.00		
	1.7.6	Photocopy fee	15.00		
	1.7.7	Fax fee	50.00		
	1.7.8	Audit certificates	550.00		
2. S	2. SAVINGS ACCOUNT				
2.1	Openir	ng of account (first time use)	FREE		
2.2	Minim	um balance	100.00		
2.3		g of account	FREE		
2.4	Depos				
*		Cash	FREE		
2.5	Withd				
	2.5.1	ATM 9.00 + 1.85% of value (I	·		
	2.5.2	Teller assisted (cash) 68.00 + 2.34% of value (MA			
	2.5.3	Other banks 16.00 + 1.85% of value (	MAX 62.50)		
2.6		s ATM card	Cocc		
	2.6.1	First issue of ATM card	170.00		
	2.6.2	Replacement lost/damaged card	170.00		
	2.6.3	Mini statement (own bank)	FREE		
2.6.4 Balance enquiry FREE					
3. ADVANCES & LOANS					
3.1	Penalt	y fee (exceeded authorised limit)	100.00		
3.2	Overd	raft notices/reminders	270.00		
3.3		l review of facility	590.00		
3.4	Comm	itment fees for overdrafts	FREE		

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4.10	4. P	ROPERTY LOANS	FEE				
4.10	4.1	Sale of Property					
4.12         Property youtoring to deplication fee of the property outoning to deplication fee of the property outoning fee of t	•••		4,655.00				
4.13   Sond registration fee							
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			4.655.00				
Property reductions							
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10	5. A						
Note	5.1	Installment finance					
St. 2   Document fees   St. 2   Document fees   St. 2   St.		5.1.1 Opening of account	FREE				
Part			3,400.00				
6.2   Closed custody         FREE           6.3   Envelopes & boxes         463.00           6.4   SUZE A         480.00           6.4   SUZE B         850.00           6.4   SUZE B         850.00           6.4   SUZE D         980.00           7. Aux   SUZE D         980.00           8. Aux   SUZE D         72.72% of value / WINTONON           7. WINTONAL BANKING           7. WINTONAL BANKING           8. Additional student allowance         1,520.00           8. Additional student allowance         1,520.00           8. Additional meintenance allowance         1,520.00           9. WINTONAL PAYMENTS           9. WINTONAL PAYMENTS           9. SWIFT transfers	6. S	AFF CUSTODY FFFS					
6.2   Closed custody         463.00           6.3   Envelopes & boxes         463.00           6.4   SIZE A         460.00           6.4   SIZE B         980.00           6.4   SIZE C         980.00           6.4   SIZE D         980.00           7. INTERNATIONAL BANKING         7.72% of value (MIN 85.00)           8. EXCHANGE CONTROL WORK           8.1   Additional building of foreign notes         7.520.00           8.2   Additional building allowance         1,520.00           8.3   Additional meintenance allowance         1,520.00           8.3   Additional meintenance allowance         1,520.00           8.4   Attention fees         7.72% of value (MIN 235.00 / MIX 105.00)           8.5   Tedit cord endorsement         98.20           9. INTERNATIONAL PAYMENTS         98.20           9. Itelocation fees         0.82% of value (MIN 235.00 / MIX 1105.00)           9.2   Teletramission fee         2.600.00           10. SUBSTITEES AND LETTERS OF CREDIT         10.82% of value (MIN 235.00 / MIX 1105.00)           10. Subscription fees         98.000.00           10. Subscription fees         98.000.00           10. Subscription fees         98.000.00           10. Subscription fees         98.000.00           10. Subscription fe			EPEE				
6.4 Size deposit lockers         483.00           6.4 Size A         480.00           6.4 Size B         850.00           6.4 Size D         980.00           6.4 Size D         980.00           7. INTERNATIONAL BANKING         Transport of foreign notes         2.72% of value (MIN 25.00)           8. EXAMINE CONTROL WORK         8. Indicate a final dilowance         1,520.00           8. Additional suddent allowance         1,520.00           8. Matestation fees         1,520.00           8. Vertice Incoming mointenance allowance         1,520.00           8. Matestation fees         1,520.00           8. Vertice Incoming mointenance allowance         1,520.00           9. Vertice Incoming mointenance         1,520.00           9. Vertice Incoming coming mointenance         1,520.00 <t< th=""><th></th><th></th><th></th></t<>							
6.4   SIZE A         480.00           6.4.1   SIZE B         850.00           6.4.2   SIZE B         980.00           6.4.3   SIZE C         980.00           6.4.4   SIZE C         980.00           7. INTERNATIONAL BANKING         7. INTERNATIONAL BANKING           7.1   Cash and foreign notes         2.72% of value MIN 8.50.00           8.2   Additional holiday allowance         1.520.00           8.2   Additional builday allowance         1.520.00           8.2   Additional builday allowance         1.520.00           8.2   Additional builday allowance         1.520.00           8.3   Additional builday allowance         1.520.00           8.4   Attention fees         1.520.00           8.5   Credit and endorsement         9. Towspan="2">1.520.00           8.6   Additional builday allowance         1.520.00           8.7   Evel and Endorsement         9. Towspan="2">1.520.00           9. Evel and and and allowance         9. Towspan="2">9. Towspan=		<del>-</del>					
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7. INTERNATIONAL BANKING           7.1							
8. EXCHANGE CONTROL WORK           8. EXCHANGE CONTROL WORK           8.1 Additional holiday allowance         1,520.00           6.2 Additional student allowance         1,520.00           8.3 Additional maintenance allowance         1,520.00           8.4 Attestation fees         105.00           8.5 Credit card endorsement         PREE           VINTERNATIONAL PAYMENTS           9. Wiff transfers           1. O.82% of value (MIN 235.00 / MAX 1,105.00           9. Wight transfers           9. Wight transfers           1. O.82% of value (MIN 235.00 / MAX 1,105.00           9. Wight transfers			1,720.00				
8.1							
8.1 Additional holiday allowance       1,520,000         8.2 Additional student allowance       1,520,000         8.4 Attestation fees       105,000         8.5 Credit card endorsement       FREE         FILE TENATIONAL PAYMENTS         9, WIFT transfers         Incoming       0,82% of value (MIN 235,00 / MAX 1,105,000)         10, Uagoing       0,82% of value (MIN 235,00 / MAX 1,105,000)         9,2 Teletransmission fee       26,000         10, WISTANTEES AND LETTERS OF CREDIT         10, Advising commissions       0,84% (MAX 995,00)         10, 2 Confirming commissions       0,84% (MAX 995,00)         10, 3 General       70,000         1, WISTANTEES AND LETTERS OF CREDIT         11, Letters       330,000         1, WISTANTEES AND LETTERS OF CREDIT         1,			2.72% of value (MIN 85.50)				
8.2 Additional student allowance       1,520.00         8.3 Additional maintenance allowance       1,520.00         8.4 Attestation fees       105.00         8.5 Credit card endorsement       FREE         Y.INTERNATIONAL PAYMENTS         9.1 Incoming							
8.3 Additional maintenance allowance       1,520.00         8.4 Attestation fees       105.00         8.5 Credit card endorsement       FREE         9. INTERNATIONAL PAYMENTS         9.1 SWIFT transfers       Incoming       0.82% of value (MIN 235.00 / MAX 1,105.00)         10. outgoing       0.82% of value (MIN 235.00 / MAX 1,105.00)       0.00         10. teletransmission fee       26.00         10. Advising commissions       0.84% (MAX 995.00)         10. Advising commissions       0.84% (MAX 995.00)         10. Confirming commissions       0.84% (MAX 995.00)         10. General       700.00         11. Letters       330.00         12. INTERNET BANKING FEES         12.1 Subscription fees       52.00         12.2 Internet payments       12.50         12. Internet payments       12.50         13. Beneficiary payment       11.00         13. Prepaid electricity       FREE         13. Prepaid airtime       1.60         1. Prepaid airtime       1.60         14. Beneficiary payment       2.80         15. Letter account transfer       FREE         14. Inter-account transfer       FREE							
8.4 Attestation fees         105,00           8.5 Credit card endorsement         FREE           9. INTERNATIONAL PAYMENTS           9.1 SWIFT transfers Incoming Outgoing Outgoi							
FREE           9. INTERNATIONAL PAYMENTS           9.1 SWIFT transfers           Incoming         0.82% of value (MIN 235.00 / MAX 1,105.00)           Outgoing         0.82% of value (MIN 235.00 / MAX 1,105.00)           9.2 Teletransmission fee         26.00           10. GUARANTEES AND LETTERS OF CREDIT           10.1 Advising commissions         0.84% (MAX 995.00)           10.2 Confirming commissions         0.84% (MAX 995.00)           10.3 General         700.00           11. CULLECTIONS & LEGAL           11. Letters         330.00           12. INTERNET BANKING FEES           12. Internet payments         52.00           13. MOBILE BANKING APP FEES           13. Inter-account transfer         11.00           13. Prepaid electricity         FREE           14. USSD/CELLPHONE BANKING FEES           14. Beneficiary payment         2.80           14. Inter-account transfer         FREE           14. Inter-account transfer         FREE           14. Inter-account transfer         FREE           14. Inter-account transfer         FREE <th></th> <th></th> <th></th>							
9. INTERNATIONAL PAYMENTS           9.1 SWIFT transfers         Incoming         0.82% of value (MIN 235.00 / MAX 1,105.00)           Outgoing         0.82% of value (MIN 235.00 / MAX 1,105.00)           9.2 Teletransmission fee         26.00           10. GUARANTEES AND LETTERS OF CREDIT         10.1 Advising commissions         0.84% (MAX 995.00)           10.2 Confirming commissions         0.84% (MAX 995.00)           10.3 General         700.00           11.1 Letters         330.00           12. INTERNET BANKING FEES         \$2.00           12.1 Subscription fees         \$2.00           12.2 Internet payments         \$2.00           13.1 Beneficiary payment         11.00           13.2 Inter-account transfer         11.00           13.4 Prepaid electricity         FREE           14. USSD/CELLPHONE BANKING FEES         \$2.00           14.1 Beneficiary payment         2.80           14.2 Inter-account transfer         5.00           14.1 Inter-account transfer         FREE           14.2 Inter-account transfer         FREE           14.3 Prepaid electricity         FREE           14.9 Prepaid electricity         FREE           14.1 Prepaid electricity         FREE							
9.1 Incoming Incoming Outgoing Out			TREE				
Incoming         0.82% of value (MIN 235.00 / MAX 1,105.00)           Outgoing         0.82% of value (MIN 235.00 / MAX 1,105.00)           9.2 Teletransmission fee         26.00           10. GUARANTEES AND LETTERS OF CREDIT         10.1 Advising commissions         0.84% (MAX 995.00)           10.2 Confirming commissions         0.84% (MAX 995.00)           10.3 General         700.00           11. Letters         330.00           12. INTERNET BANKING FEES         \$2.00           12.1 Subscription fees         \$2.00           12.2 Internet payments         \$2.00           13. MOBILE BANKING APP FEES         \$1.00           13.1 Beneficiary payment         \$1.00           13.2 Inter-account transfer         \$1.00           13.4 Prepaid electricity         FREE           13.4 Prepaid airtime         1.60           14. USSD/CELLPHONE BANKING FEES         \$2.80           14.1 Beneficiary payment         2.80           14.2 Inter-account transfer         FREE           14.3 Prepaid electricity         FREE           14.1 Prepaid electricity         FREE           14.2 Inter-account transfer         FREE           14.3 Prepaid electricity         FREE							
Outgoing         0.82% of value (MIN 235.00 / MAX 1,105.00)           9.2 Teletransmission fee         26.00           10. GUARANTEES AND LETTERS OF CREDIT           10.1 Advising commissions         0.84% (MAX 995.00)           10.2 Confirming commissions         0.84% (MAX 995.00)           10.3 General         700.00           11. COLLECTIONS & LEGAL           11. Letters         330.00           12. INTERNET BANKING FEES           12. Subscription fees         52.00           12. Internet payments         12.50           13. MOBILE BANKING APP FEES           13. Inter-account transfer         1.70           13. Prepaid electricity         FREE           13. Prepaid airtime         1.70           14. Ussob/CELLPHONE BANKING FEES           14.1 Beneficiary payment         2.80           14.2 Beneficiary payment         2.80           14.2 Beneficiary payment         2.80           14.2 Beneficiary payment         2.80           14.2 Beneficiary	9.1		0.939/ africal in (MINI 325.00 / MAY 1105.00)				
9.2 Teletransmission fee       26.00         10. GUARANTEES AND LETTERS OF CREDIT         10.1 Advising commissions       0.84% (MAX 995.00)         10.2 Confirming commissions       0.84% (MAX 995.00)         10.3 General       700.00         11. COLLECTIONS & LEGAL       330.00         12. INTERNET BANKING FEES       \$2.00         12.1 Subscription fees       \$2.00         12.2 Internet payments       \$12.50         13. MOBILE BANKING APP FEES       \$1.00         13.1 Beneficiary payment       \$1.00         13.2 Inter-account transfer       \$1.70         13.3 Prepaid electricity       FREE         13.4 Prepaid airtime       \$1.60         14. USSD/CELLPHONE BANKING FEES       \$2.80         14.1 Beneficiary payment       \$2.80         14.2 Inter-account transfer       FREE         14.3 Prepaid electricity       FREE         14.7 Beneficiary payment       \$2.80         14.8 Inter-account transfer       FREE         14.9 Prepaid electricity       FREE         14.9 Prepaid electricity       FREE         14.9 Prepaid electricity       FREE							
10. GUARANTEES AND LETTERS OF CREDIT         10.1 Advising commissions       0.84% (MAX 995.00)         10.2 Confirming commissions       0.84% (MAX 995.00)         10.3 General       700.00         11. COLLECTIONS & LEGAL         11.1 Letters       330.00         12. INTERNET BANKING FEES         12.1 Subscription fees       52.00         12.2 Internet payments       12.50         13. MOBILE BANKING APP FEES         13.1 Beneficiary payment       11.00         13.2 Inter-account transfer       1.70         13.3 Prepaid electricity       FREE         13.4 Prepaid airtime       1.60         14. USSD/CELLPHONE BANKING FEES       14.1         14.1 Beneficiary payment       2.80         14.2 Inter-account transfer       FREE         14.3 Prepaid electricity       FREE         14.7 Beneficiary payment       5.80         14.8 Prepaid electricity       FREE         14.9 Prepaid electricity       FREE	02						
10.1 Advising commissions       0.84% (MAX 995.00)         10.2 Confirming commissions       0.84% (MAX 995.00)         10.3 General       700.00         11. COLLECTIONS & LEGAL         11.1 Letters       330.00         12. INTERNET BANKING FEES         12.1 Subscription fees       52.00         12.2 Internet payments       12.50         13. MOBILE BANKING APP FEES         13.1 Beneficiary payment       11.00         13.2 Inter-account transfer       1.70         13.3 Prepaid electricity       FREE         13.4 Prepaid airtime       1.60         14. USSD/CELLPHONE BANKING FEES         14.1 Beneficiary payment       2.80         14.2 Inter-account transfer       FREE         14.3 Prepaid electricity       FREE							
10.2 Confirming commissions       0.84% (MAX 995.00)         10.3 General       700.00         11. COLLECTIONS & LEGAL         11.1 Letters       330.00         12. INTERNET BANKING FEES         12.1 Subscription fees       52.00         12.2 Internet payments       12.50         13. MOBILE BANKING APP FEES         13.1 Beneficiary payment       11.00         13.2 Inter-account transfer       1.70         13.3 Prepaid electricity       FREE         13.4 Prepaid airtime       1.60         14. USSD/CELLPHONE BANKING FEES         14.1 Beneficiary payment       2.80         14.2 Inter-account transfer       FREE         14.3 Prepaid electricity       FREE							
10.3 General       700.00         11. COLLECTIONS & LEGAL       330.00         11.1 Letters       330.00         12. INTERNET BANKING FEES       52.00         12.1 Subscription fees       52.00         12.2 Internet payments       12.50         13. MOBILE BANKING APP FEES       11.00         13.1 Beneficiary payment       11.00         13.2 Inter-account transfer       1.70         13.3 Prepaid electricity       FREE         13.4 Prepaid airtime       1.60         14. USSD/CELLPHONE BANKING FEES       2.80         14.1 Beneficiary payment       2.80         14.2 Inter-account transfer       FREE         14.3 Prepaid electricity       FREE							
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12.2 Internet payments12.5013. MOBILE BANKING APP FEES13.1 Beneficiary payment11.0013.2 Inter-account transfer1.7013.3 Prepaid electricityFREE13.4 Prepaid airtime1.6014. USSD/CELLPHONE BANKING FEES14.1 Beneficiary payment2.8014.2 Inter-account transferFREE14.3 Prepaid electricityFREE			52.00				
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13.2 Inter-account transfer  1.70  13.3 Prepaid electricity  FREE  13.4 Prepaid airtime  1.60  14. USSD/CELLPHONE BANKING FEES  14.1 Beneficiary payment  2.80  14.2 Inter-account transfer  FREE  14.3 Prepaid electricity  FREE	13. [	MOBILE BANKING APP FEES					
13.3 Prepaid electricity  13.4 Prepaid airtime  1.60  14. USSD/CELLPHONE BANKING FEES  14.1 Beneficiary payment  2.80  14.2 Inter-account transfer  FREE  14.3 Prepaid electricity  FREE	13.1	Beneficiary payment	11.00				
13.4 Prepaid airtime1.6014. USSD/CELLPHONE BANKING FEES14.1 Beneficiary payment2.8014.2 Inter-account transferFREE14.3 Prepaid electricityFREE	13.2	Inter-account transfer	1.70				
14. USSD/CELLPHONE BANKING FEES14.1 Beneficiary payment2.8014.2 Inter-account transferFREE14.3 Prepaid electricityFREE	13.3	Prepaid electricity	FREE				
14.1Beneficiary payment2.8014.2Inter-account transferFREE14.3Prepaid electricityFREE	13.4	Prepaid airtime	1.60				
14.2Inter-account transferFREE14.3Prepaid electricityFREE	14. USSD/CELLPHONE BANKING FEES						
14.3 Prepaid electricity FREE	14.1	Beneficiary payment	2.80				
	14.2	Inter-account transfer	FREE				
14.4 Prepaid airtime 1.60	14.3	Prepaid electricity	FREE				
	14.4	Prepaid airtime	1.60				

<sup>\*</sup> Nedbank no longer charges cash deposit fees on all bank accounts belonging to individuals as well as SMEs with an annual turnover of N\$1,3 million or less. SMEs can contact their nearest branch to take advantage of this offering. Businesses with an annual turnover of over N\$1,3 million will still be subject to a cash deposit fee on all cash deposits.