



Better money choices

with our pricing for 2023/24



Terms and conditions apply.

see money differently

NEDBANK

Nedbank Namibia Limited Reg No 73/04561. A member of the Namibia Deposit Protection Scheme. Registered commercial bank.

Better money choices


with our pricing 2023/24

As a bank that cares about your financial wellbeing - we know that having the basic means leads to having access to more financial facilities and products, which can truly change your financial outlook.

Nedbank gives you access to financial experts who can teach you about our products and facilities and help you gain better insight into your finances.

Terms and conditions apply.

Simply shift

A photograph of a family walking on a sandy beach. On the left, a man with glasses and a white t-shirt is holding the hand of a small child. On the right, a woman with glasses and a striped shirt is walking towards the child. The child is wearing a white shirt with blue polka dots and blue pants. In the background, there are waves and other people on the beach. A large green geometric shape, resembling a stylized 'N' or a series of connected lines, is overlaid on the image, starting from the top left and extending towards the bottom right.

“Nedbank gives us access to the right facilities and helps us to be financially stable and eventually, financially savvy.”

► Money App (Africa)

Bank on your smartphone

Anytime Anywhere

No data charges



Request
money.



Send money to
a mobile phone.



Pay
beneficiaries.



Pay
bills.



Buy prepaid
electricity and
airtime.



Freeze,
unfreeze or
order new card.



Download
account
statements.



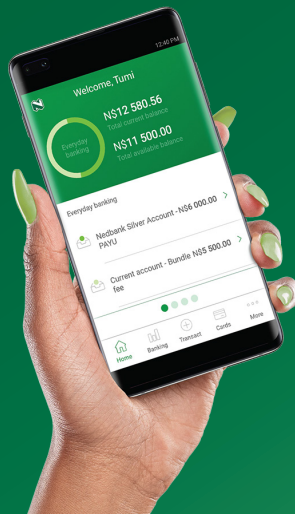
Apply for a
loan or
investment.



Card activation
for international
travel.



Scan to download the
Nedbank Money App
(Africa) today





Offerings matched to your banking needs

Product Benefits



Gold Account

Income criteria: between N\$3,000 and N\$44,999 gross monthly
Age: 18 + • Individuals only

Bundle benefits include:

FREE internal and external debit orders

FREE standing orders

FREE POS swipes at all till points

FREE own account transfers and account payments

FREE cellphone banking subscription (USSD: *140*001#)

Gold Cheque Card that allows online purchases, PayToday and Cash Out transactions

Gold credit card, overdraft and personal loan (subject to approval)

Home and vehicle loans (subject to approval)

FREE mobile app and internet banking subscription

N\$5,000 embedded funeral cover



Young Professional Account

Income criteria: more than N\$45,000 gross monthly
Age: 18 - 29 • Individuals only

Bundle benefits include:

FREE internal and external debit orders

FREE standing orders

FREE POS swipes at all till points

FREE own account transfers and account payments

FREE cellphone banking subscription (USSD: *140*001#)

Platinum cheque card that allows online purchases, PayToday and Cash Out transactions

Platinum credit card, overdraft and personal loan (subject to approval)

Home and vehicle loans (subject to approval)

FREE mobile app and internet banking subscription

2 FREE ATM withdrawals per month



Platinum Account

Income criteria: more than N\$45,000 gross monthly
Age: 18 + • Individuals only

Bundle benefits include:

FREE internal and external debit orders

FREE standing orders

FREE POS swipes at all till points

FREE own account transfers and account payments

FREE cellphone banking subscription (USSD: *140*001#)

Platinum cheque card that allows online purchases, PayToday and Cash Out transactions

Platinum credit card, overdraft and personal loan (subject to approval)

Home and vehicle loans (subject to approval)

FREE mobile app and internet banking subscription

2 FREE ATM withdrawals per month



Senior Account

Income criteria: N/A
Age: 55 + • Individuals only

Benefits include:

FREE internal and external debit orders

FREE standing orders

FREE POS swipes at all till points

FREE own account transfers and account payments

FREE cellphone banking subscription (USSD: *140*001#)

Gold Cheque Card that allows online purchases, PayToday and Cash Out transactions

Gold credit card, overdraft and personal loan (subject to approval)

Home and vehicle loans (subject to approval)

Credit interest from a minimum balance of N\$10,000

FREE ATM withdrawals

Offerings matched to your banking needs

Product Benefits



Youth Account

Income criteria: N/A
Age: 0 - 17 • Individuals only

Benefits include:

FREE cellphone banking subscription
(USSD: *140*001#)

Debit card that allows online purchases,
PayToday transactions and Cash Out
transactions

FREE POS swipes at all till points

Zero maintenance fee

Earn credit interest per annum on positive
balances



Student Account

Criteria: proof of registration *
Age: 18 - 26 • Individuals only

Benefits include:

FREE cellphone banking subscription
(USSD: *140*001#)

Debit card that allows online purchases,
PayToday transactions and Cash Out
transactions

FREE POS swipes at all till points

FREE mobile app and internet banking
subscription

FREE own account transfers and account
payments



Basic Banking Account

Income criteria: monthly net
income of N\$2,525 or less
Age: 18 + Individuals only

Benefits include:

FREE cellphone banking subscription
(USSD: *140*001#)

Debit card that allows online purchases,
PayToday transactions and Cash Out
transactions

3 FREE ATM withdrawals per month

FREE mobile app and internet banking
subscription

FREE own account transfers and account
payments



PAYU (Pay-as-you-use) Account

Income criteria: between N\$3,000
and N\$44,999 gross monthly |
Age: 18 + Individuals only

Benefits include:

FREE cellphone banking subscription
(USSD: *140*001#)

Debit card that allows online purchases,
PayToday transactions and Cash Out
transactions

Credit card, overdraft and personal loan
(subject to approval)

Zero maintenance fee

Earn credit interest per annum on positive
balances

* Student Account criteria: proof of registration from a tertiary institution or a valid student card

What is your life stage?



Choose the product that best meets your monthly transactional preferences.

	Gold Bundle	Young Professional	Platinum Bundle	Senior Account
Monthly service fee	N\$151,00	N\$208,00	N\$415,00	N\$69,00
Cash deposit	Free			
Cash withdrawal Nedbank ATM	N\$2,75 PER N\$ 100,00	First 2 Monthly Withdrawals Free Thereafter N\$2,75 PER N\$100,00		Free
Cash withdrawal Non-Nedbank ATM	N\$5,60 + N\$2,74 PER N\$100,00 (Max N\$35,00)			
Cash withdrawal Nedbank branch	N\$80,00 + N\$2,75 PER N\$100,00			
Cash withdrawal international	N\$60,00 + N\$2,75 PER N\$100,00			
Cash out	N\$5,50			
Point of sale purchase	Free			
Point of sale purchase international	Free			N\$5.00 + N\$2,75 PER N\$100,00
Debit order internal	Free			
Debit order external	Free			
Internet subscription fee	Free			N\$57,50
Internet banking Payments Nedbank	Free			
Internet banking Payments non-Nedbank	Free			
Mobile Banking App Fees:				
Beneficiary payment	Free			
Inter-account transfer	Free			
Prepaid airtime	Free			
Prepaid electricity	Free			
USSD Cellphone Banking Fees:				
Beneficiary payment	Free			
Inter-account transfer	Free			
Prepaid airtime	Free			
Prepaid electricity	Free			

All fees include VAT, unless otherwise indicated.

	Youth Account	Student Account	Basic Bank Account	Silver PAYU
Monthly service fee	N\$0,00	N\$9,99	N\$0,00	N\$0,00
Cash deposit	Free			
Cash withdrawal Nedbank ATM	N\$2,75 PER N\$100,00		First 3 monthly withdrawals free, thereafter N\$2,75 PER N\$100,00	N\$2,75 PER N\$100,00
Cash withdrawal Non-Nedbank ATM	N\$5,60 + N\$2,74 PER N\$100,00 (Max N\$35,00)			
Cash withdrawal Nedbank branch	N\$80,00 + N\$2,75 PER N\$100,00			
Cash withdrawal international	N\$60,00 + N\$2,75 PER N\$100,00			
Cash out	N\$5,50			
Point of sale purchase	Free		N\$5,50	N\$6,00
Point of sale purchase international	N\$5,00 + N\$2,75 PER N\$100,00			
Debit order internal	N\$15,00			
Debit order external	N\$29,50			N\$17,00
Internet subscription fee	N\$57,50	Free		N\$57,50
Internet banking Payments Nedbank	N\$14,00	Free		N\$14,00
Internet banking Payments non-Nedbank	N\$14,00	Free	N\$14,00	N\$14,00
Mobile Banking App Fees:				
Beneficiary payment	N\$12,50			N\$4,00
Inter-account transfer	Free			
Prepaid airtime	N\$2,00	Free	N\$2,00	
Prepaid electricity	Free			
USSD Cellphone Banking Fees:				
Beneficiary payment	N\$4,00	Free	N\$4,00	N\$4,00
Inter-account transfer	Free			
Prepaid airtime	N\$2,00	Free	N\$2,00	
Prepaid electricity	Free			

All fees include VAT, unless otherwise indicated.

	Gold PAYU	Platinum PAYU	Silver Savings Account
Monthly service fee	N\$75,00	N\$86,00	N\$13,50
Cash deposit	Free		
Cash withdrawal Nedbank ATM	N\$2,75 PER N\$100,00		
Cash withdrawal Non-Nedbank ATM	N\$5,60 + N\$2,74 PER N\$100,00 (Max N\$35,00)		
Cash withdrawal Nedbank branch	N\$80,00 + N\$2,75 PER N\$100,00		
Cash withdrawal international	N\$60,00 + N\$2,75 PER N\$100,00		
Cash out	N\$5,50		
Point of sale purchase	N\$10,50		
Point of sale purchase international	N\$5,00 + N\$2,75 PER N\$100,00		
Debit order internal	N\$15,00		
Debit order external	N\$29,50		
Internet subscription fee	N\$57,50		
Internet banking Payments Nedbank	N\$14,00		
Internet banking Payments non-Nedbank	N\$14,00		
Mobile Banking App Fees:			
Beneficiary payment	N\$12,50		
Inter-account transfer	Free		
Prepaid airtime	N\$2,00		
Prepaid electricity	Free		
USSD Cellphone Banking Fees:			
Beneficiary payment	N\$4,00		
Inter-account transfer	Free		
Prepaid airtime	N\$2,00		
Prepaid electricity	Free		

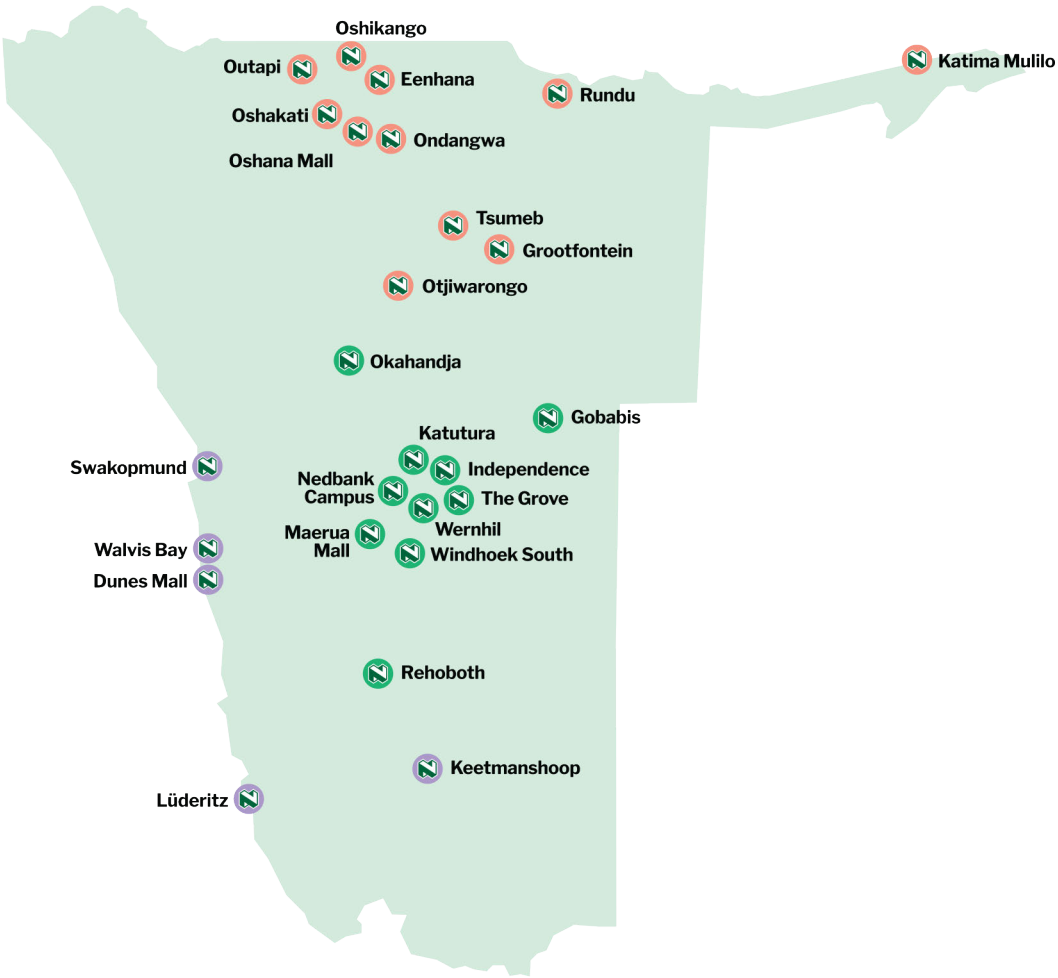
All fees include VAT, unless otherwise indicated.

Other Fees

Payments, purchases and transfers	
Teller assisted local payment at Nedbank branch	N\$100,00
Teller assisted international payment at Nedbank branch	N\$331,00
Stop payment	N\$140,00
Failed/Reversed debit order	1,5% of value (minimum N\$44,00, maximum N\$200,00)
MobiMoneyWallet	
Cash withdrawal Nedbank ATM	First monthly withdrawal free, thereafter N\$10,99 per transaction
Beneficiary payment	N\$12,10
Prepaid airtime	N\$2,10
Prepaid electricity	Free
SendMoney	
N\$0,00 - N\$500,00	N\$11,50
N\$501,00 - N\$1000,00	N\$22,00
N\$1001,00 - N\$1500,00	N\$29,50
N\$1501,00 - N\$5000,00	N\$34,50
Statements and balance enquiries	
Balance enquiry Nedbank ATM	Free
Balance enquiry non-Nedbank ATM	Free
Nedbank ATM mini statement	Free
Provisional statement	N\$1,00 per page
Advances and overdraft facilities	
Administration fees	N\$5040,00
Property valuation	N\$5250,00
Property guarantees	N\$1087,00
Bond cancellation fee	N\$5250,00
Vehicle and asset finance	
Opening of account	Free
Vehicle finance documentation fee	N\$4730,00
Other asset documentation fee	N\$3675,00

Overdrafts	
Annual review of facility	N\$250,00 + 1% of value (maximum N\$850,00)
Penalty fee	N\$110,00
Overdraft notices/reminders	N\$300,00
Other Fees	
Opening and closing of account	Free
Duplicate deposit book	N\$110,00
Triplicate deposit book	N\$137,00
Card replacement fee	N\$185,00
Photocopies	N\$17,00
Auditors certificate	N\$611,00
Deed search fee	N\$650,00
Telephone Charges	N\$77,00
Letters Of Intent	N\$630,00
International banking	
Purchase of foreign currencies	3% Of Value (Min N\$95,00)
Sale of foreign currencies	3% Of Value (Min N\$95,00)
Inward swift transfers	0.91% Of Value (Min N\$262,00 Max N\$ 1228.00)
Outward swift transfers	0.91% Of Value (Min N\$262,00 Max N\$ 1228.00)
Transmission fee	N\$29,50
Guarantees and letters of credit	
Advising commissions	0.92% (Min N\$1100,00)
Confirming commissions	0.92% (Min N\$1100,00)
Exchange control fees	
Application to Bank of Namibia	N\$1685,00
Additional holiday allowance	N\$1685,00
Additional student allowance	N\$1685,00
Additional maintenance allowance	N\$1685,00
Attestation fee	N\$116,00

Where can you find a Nedbank branch?



Central Region		
Nedbank New Campus/Head Office	061 295 2222	Fidel Castro Street (opposite City Zoo Park), Windhoek
Wernhil/Main	061 295 2586/4	Shop M01, Wernhil Park, Phase 4, Windhoek
Windhoek South	061 295 2422	Garthanri Park, Shop 13, c/o Voigts & Kelvin Streets, Windhoek
Independence Avenue	061 295 2185	Carl List Building, Independence Avenue, Windhoek
Katutura	061 295 2766	C/o Rabbi Street & Independence Avenue, Katutura
Maerua Mall, Windhoek	061 295 2680	Shop 38/39, Maerua Mall, Windhoek
The Grove Mall, Windhoek	061 295 2776	Shop 254, Chasie Street, Kleine Kuppe, Windhoek
Gobabis	062 577 200	C/o Church Street & Quito Quanaavale Avenue, Gobabis
Okahandja	062 507 000	Shop 26, Erf 3164, West Sreet, Okahandja
Rehoboth	062 521 300	Shop 25, Erf 825, Sparrow Street, Rehoboth

Coastal Region		
Walvis Bay	064 216 111	C/o Sam Nujoma Avenue & 11th Road, Walvis Bay
Dunes Mall, Walvis Bay	064 283 700	Shop 65, Erf 5433, c/o M36 & 18th Road, Dunes Mall, Walvis Bay
Swakopmund	064 414 311	10 Sam Nujoma Avenue, Swakopmund
Keetmanshoop	063 223 354/5	C/o 5th Avenue & Mittel Street, Keetmanshoop
Lüderitz	063 202 577	240 Bismarck Street, Lüderitz

Northern Region		
Oshakati	065 220 062	Game Centre, Okatana Road, Oshakati
Ondangwa	065 241 796	Gwashamba Mall, Erf 2338, Main Road, Ondangwa
Oshikango	065 265 091	Shop 23/24, Oshikango Mall, Namakunde Road, Oshikango
Eenhana	065 263 016	C/o Sam Nujoma & Dr. Dimo Hamaambo Streets, Eenhana
Katima Mulilo	066 252 507	Shop 6B & 7, Zambesi Shopping Centre, Katima Mulilo
Grootfontein	067 240 730	C/o Okavango Road & Hage Geingob Avenue, Grootfontein
Outapi	065 251 950	Uutapi Tsandi Centre, Main Road, Outapi
Rundu	066 266 900	Rundu Mall, Shop GF028, Erf 1078, Eugene Kakukuru Str
Oshana Mall, Ongwediva	065 235 400	Shop 62/64, Erf 6315, Main Road, Ongwediva
Tsumeb	067 225 050	Unit 7, OMEG Stadt Platz, Erf 103, Hage Geingob Drive, Tsumeb
Otjiwarongo	067 314 808	Erf 28, Hage Geingob Avenue, Otjiwarongo

Client Customer Care will be providing support to clients during the following office hours:

Monday to Thursday : 7:30 – 20:00

Friday : 8:00 – 20:00

Saturday : 8:00 –17:00

Sunday and Public Holidays : 9:00 – 13:00

Command Centre will provide after-hour support during these hours:

Monday to Thursday : 20:00 – 7:30


Friday : 20:00 – 8:00

Saturday : 20:00 – 9:00

Sunday and Public Holidays : 13:00 – 7:30

For more information, please contact the Client Contact Centre on 061 295 2222, or at serviceplus@nedbank.com.na.



A muscular Black man is walking on a sandy beach, carrying a white surfboard under his arm. He is wearing blue Hurley swim trunks. The background shows a wooden pier structure over the ocean. A large, stylized orange triangle is overlaid on the image, pointing towards the top right.

► Personal Banking

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