

► Personal Banking

Nedbank fees 2026/27

Get money fit with fees that work for you



Stay Money Fit through every season. Our 2026 pricing updates keep banking affordable, convenient and clear, with facilities and support to match every lifestyle, stage and challenge.

Current accounts	
Opening and closing an account	
Opening an account	Free
Closing an account	Free
Savings accounts	
Opening and closing an account	
Opening an account	Free
Closing an account	Free
Minimum account balance	N\$100
Transactional fees and charges apply to both current and savings accounts unless stated otherwise.	
ATM transactions	
Nedbank ATM	
Cash withdrawals	N\$10 per N\$300
Balance enquiry	Free
Ministatement	Free
Interaccount transfers	N\$3
Declined ATM cash withdrawal	Free
Another bank's ATM	
Cash withdrawals	N\$7.20 + N\$13.70 per N\$500 (max: N\$35)
Balance enquiry	Free
Ministatement	Free
Declined ATM cash withdrawal	Free
Balance enquiry (international)	N\$6
International declines (ATM and point of sale)	N\$6
International (cross-border) transactions	N\$69 + 3.10% of the value
ATM card (debit and hybrid)	
First issue of card	Free
Replacement of lost or damaged card	N\$210
Transfers or payments	
Stop orders	N\$33.50
Debit orders (external)	N\$32.99
Debit orders (internal)	N\$11
Failed or reversed debit orders (internal and external)	1.5% of the value (min: N\$49.50; max: N\$200)
Stop payment	N\$157
Channel recall fee	N\$372
Online Banking	
Subscription fee	N\$27.50
Third-party payments	N\$15.50
Prepaid electricity purchases	N\$1
Prepaid airtime purchases	N\$2.30
Electronic transfers	N\$15.50
Point-of-sale purchases	
Savings account	Point-of-sale purchase: local N\$5 Point-of-sale purchase: international N\$5.70 + 3.10% of the value
Current account	N\$6
CashOut	N\$5.50
Send money	
N\$0–N\$500	N\$13
N\$501–N\$1 000	N\$25
N\$1 001–N\$1 500	N\$33.50
N\$1 501–N\$4 000	N\$39
N\$4 001–N\$5 000	N\$40
Over-the-counter cash withdrawal	
Retail banking	N\$92 + 3.12% of the value

Deposit	
Cash deposits*	Free
Duplicate deposit books	N\$124
Triuplicate deposit books	N\$157
Various fees and charges	
Monthly statements (fee per page)	N\$1
Provisional statements (fee per page)	N\$1
Photocopies	N\$19.50
Auditor's certificates	N\$690
Telephone charge	N\$93
Fax charges	N\$62
Bank report to other banks	N\$375
Deed search fee	N\$738
Advances and overdraft facilities	
Residential home loans	
Property valuation	N\$6 000
Bond registration fee	Attorney's charges
Property guarantees (mortgage bond transfer)	N\$1 250
Bond cancellation fee	N\$5 960
Administration fee	N\$5 700
Vehicle and asset finance	
Opening an account	Free
Documentation fees	
Vehicle finance	1.35% of the value (min: N\$2 100; max: N\$7 250)
Lifestyle assets	8% of the value (min: N\$500; max: N\$7 000)
Overdrafts	
Penalty fee (per transaction exceeding the limit)	N\$125
Overdraft notices or reminders	N\$340
Annual review of the facility	N\$275 + 1.2% of the value (Min N\$500)
Credit cards	
First issue of a credit card	Free
Replacement of lost or damaged card	N\$210
ATM cash withdrawal fees	N\$10 per N\$300
Monthly account fees	
Gold Credit Card	N\$26
Platinum Credit Card	N\$89
Supplementary card	N\$18.50
International banking	
Purchase of foreign currencies	3.43% of the value (min: N\$110)
Sale of foreign currencies	3.43% of the value (min: N\$110)
Incoming SWIFT transfers	0.99% of the value (min: N\$286.50; max: N\$1 342)
Outward SWIFT transfers	0.99% of the value (min: N\$286.50; max: N\$1 342)
CMA Outgoing payments (<N\$5 000 000)**	N\$20
CMA Incoming payments (<N\$5 000 000)**	N\$25
Tele-transmission fees	N\$33
Exchange control work	
Application to the Bank of Namibia	N\$1 915
Additional holiday allowance	N\$1 915
Additional student allowance	N\$1 915
Additional maintenance allowance	N\$1 915
Attestation fees	Free
Credit card endorsements	Free
Guarantees and letters of credit	
Advising commissions	1.04% of the value (min: N\$1 250)
Confirming commissions	1.04% of the value (min: N\$1 250)
Collections and legal	
Letters	N\$715

All fees quoted include VAT and are effective from 2 March 2026 to 1 March 2027.

Namibian citizens can open a basic account at any Nedbank branch. Please bring your valid ID.

* Nedbank does not charge cash deposit fees on any bank account belonging to an individual or a small or medium enterprise (SME) with an annual turnover of N\$ 1.3 million or less. SME owners 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.

**These are Nedbank Namibia charges. The beneficiary bank may impose additional charges.