



► Personal Banking

**Your money.
Your future. Made fit.**

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+264 81 959 2222

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see money differently

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

Terms and conditions apply. Nedbank Namibia Ltd Reg No 73/04561. Licensed financial institution and credit provider.

NEDBANK

► Personal Banking

With Nedbank, it's simple: Save more, stress less, and focus on what truly matters. Get money fit access better money choices and card benefits.

With solutions that simplify banking and benefits such as reduced fees, competitive rates, and quicker approvals, we make it easier to manage your money and focus on what truly matters, staying agile.

What to consider when choosing a credit card.

Rates and fees • Convenience and control • Flexibility and affordability



Enjoy our card offering backed by great benefits and perks.

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Play Store



Apple Store

**Make your
life easy.**

Download the Nedbank Money app
and shift to the future of banking.

► Digital banking

Discover our digital world that fits seamlessly into your life.



Nedbank Money app (Africa)

Bank anytime, anywhere, with a full suite of transactions.



Mobile Banking

- Cellphone Banking
- Send money
- Receive money

PAY TODAY

Payment app for all transactions. Never carry a wallet.



AVO SuperShop

Hassle-free online shopping with great rewards.

Nedbank Namibia's digital ecosystem is about ease, flexibility, and fitting finances seamlessly into your everyday flow. Hassle-free banking and transactions for every lifestyle at your fingertips anywhere, everywhere you go (no data charges).

 Request money	 Send money to mobile	 Pay beneficiaries
 Pay bills	 Buy prepaid electricity and airtime	 Freeze, unfreeze or order a new card
 Download account statements	 Apply for a loan or investment	 Activate card for international travel
 Download a bank confirmation letter	 Apply for: Credit life insurance Car finance insurance Home loan insurance Overdraft insurance Personal Loan Credit Life Tech loan Credit Life	

Withdrawing money just got simpler and easier with MobiMoney

MobiMoney works like a wallet, which means that money will stay in your wallet until you withdraw it. To withdraw the money, simply choose MobiMoney on the ATM screen and follow the easy steps.

Dial *140*002# for MobiMoney.



Send money is not a wallet. If someone sends you money via **Send money**, you must withdraw it within 5 days. Otherwise the money will be returned to the sender. **Dial *140*001# for Send money.**

Send money transactions expire after 5 days.

► Credit facilities

Get money fit with our
**credit facilities designed
for your goals and more**

Whether you'd like a loan to consolidate debt, buy something special, or to develop your farm or business, we have lending options to suit you.

Vehicle asset finance

- Balloon payment of 30% on new vehicles.
- Balloon payment of 20% on used vehicles.
- Deposit of 10%.
- Repayment period of up to 72 months.

SME finance

- Debtor management – up to 80% of invoice value due for payment.
- Earn higher interest rates on idle capital reserves for 6 to 12 months.



PocketPOS: Easy card payments for your business.

Agricultural finance

- Financing for productive assets with a maximum repayment period of up to 60 months
- Renewable energy loan payable over 96 months.

Home loan

- First-time buyers qualify for a 0% deposit.
- Loan term negotiable for up to 20 years.
- Home loans of up to 108% for government, parastatals and corporate scheme clients.
- Repayment term calculated according to your age and repayment ability.
- Revolving home loan with a convenient savings pocket feature.

Tech loans

- Finance amount: N\$5 000–250 000.
- Repayment period of up to 24 months.

Food truck financing

- Finance amount of up to N\$250 000.
- Repayment period of up to 60 months.

Protect what matters access: Credit life insurance | Car finance insurance | Home loan insurance
Overdraft insurance | Personal Loan Credit Life | Tech loan Credit Life

Our credit facilities are designed to cover your short-, medium- or long-term financial needs. Be it for financing your personal needs or business goals.



Solar finance

- Personal finance – up to N\$250 000;
- No deposit required.
- Repayment period maximum 60 months.

Lifestyle finance

- Finance amount – up to N\$250 000.
- Repayment period of 60 months.

Student loans

- Finance amount – up to N\$60 000 a year.
- Repayment period is determined by the duration of the studies.

Credit card

- One times your monthly salary.
- Revolving credit.

Apply for your credit facilities today.

Apply now

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Nedbank Nedloan

- Personal loans: N\$5 000 – N\$350 000.
- Repayment period: 12–60 months.
- Monthly instalments: salary deduction.
- Deductions limited to one-third of your salary.

Bicycle and gear finance

- Finance amount: N\$5 000–250 000.
- Repayment period of up to 36 months.

Overdraft

- One times your monthly salary.
- Interest rate based on risk profile.

► Funeral cover

Flexible funeral plans

What do we offer?

- No medical underwriting.
- Cover available based on affordability.
- Premiums from as little as N\$19.50 a month.
- Payout within 48 hours.

Funeral plan options:

- **Individual funeral plan.**
- **Family funeral plan** (Including your spouse and up to 9 dependant children).
- **Parental funeral plan** (Including parents and the spouses of the parents).
- **Extended family funeral plan** (up to 4 extended family members including brothers, sisters, nieces, nephews, aunts, uncles, grandparents and grandchildren).
- **Group schemes** (available to all companies and close corporations).



Apply for your funeral cover today.

[Apply now](#)

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Getting money fit mean laying the
foundation for financial security
and peace of mind.



Enjoy the following financial services offered:

Assurance

- Life assurance
- Dreaded disease
- Disability cover
- Physical impurity
- PPS

Investment planning

- Long- and short-term investments
- Diversification
- Tax implications
- Beneficiary of estate
- Risk profile depending on client's risk appetite

Short-term insurance

- Personal insurance
- Commercial insurance
- Property insurance
- Motor fleet insurance
- Contractors or building risk insurance
- Liabilities
- Transit insurance
- Computer all-risk policies

Retirement planning

- Estate planning
- Capital needs analysis in the event of death and disability
- Preservation funds
- Pension funds
- Living annuities

Business assurance

- Key man assurance
- Buy and sell
- Loan acquisition protection
- Business continuity (surety)
- Deferred owner policies
- Pension funds
- Employee benefits

Estate planning

- Last will and testament
- Trusts

Apply for any Nedplan financial services.

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► Credit life insurance

Financial security and protection to
keep you on pace with life's changes

Our insurance solutions include the following:

- Credit life insurance
- Car finance insurance
- Home loan insurance
- Overdraft insurance
- Personal Loan Credit Life
- Tech loan Credit Life

Life is unpredictable, but your financial security doesn't have to be. With Nedbank's credit life insurance, your loan or credit facility is covered if you pass away or become disabled and can no longer earn an income. That means peace of mind for you and protection for your loved ones – so they can keep their home and their future secure.

Bank your time with extra insurance for extra assurance.

Visit your nearest branch or go to nedbank.com.na to learn more.

Ask your life insurance broker for more information.

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Underwritten by NedNamibia Life Assurance Company Limited (NNLA), a licensed long-term insurance provider and affiliate of Nedbank.



Get PocketPOS and enjoy the benefits

- Easy signup and installation.
- A low cost solution.
- Secure and fully mobile.
- All major PIN-enabled credit and debit cards (including American Express®) can be processed.

Do big things with your small business.

Talk to our SME banker for more information.

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A vibrant photograph of a young woman with voluminous, curly hair in shades of brown and orange. She is laughing heartily, showing her teeth, and holding a blue credit card in her right hand. She is wearing a light-colored, long-sleeved jacket with a rainbow-striped panel on the left shoulder. The background is a bright, overexposed sky.

► Nedbank investment accounts

**A better
investment
opportunity for
your goals**



We always put your interest first

Open a **Gold Combo Account***, switch your salary payments to the account and gain great benefits.

Shift your investment with the **Platinum Invest Account*** to get our most competitive and stable rate.

Bank on your business by investing with the **Business Accelerator Fund*** and get the investment advantage.

Shift today and #GetMoneyFit

Apply now

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* Interest rates apply only when you maintain the minimum balances.

When you think investments, think Nedbank.



N\$ 0

Youth Account

Criteria:

Income criteria: None | Age: Younger than 18

Requirement: Parent ID and salary slip



Get the
Nedbank
money app
(Africa)

**Watch your child's dreams and
your savings flourish side by side.**

Benefits

Zero monthly maintenance fees.

Free point-of-sale swipes at all local tillpoints.

Free Cellphone Banking subscription (USSD: *140*001#).

Free Money App (Africa) and Online Banking subscription

Debit card that allows online purchases, PayToday and
CashOut transactions • Earn credit interest on positive
balances.

Shift today

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Terms and conditions apply.



N\$11.50

Student Account

Criteria:

Proof of registration at a tertiary institution or a valid student card | Age: 18–24 Requirement: Proof of registration* and an ID



**Everyday banking
on the go.**

Benefits

Free Gold Debit Card and card swipes.

Free electronic payments.

Free Cellphone Banking subscription (USSD: *140*001#).

Free Money app and Online Banking subscription.

Free point-of-sale swipes at local till points.

Debit card that allows online purchases, PayToday and CashOut transactions.

Access to student loans.

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Terms and conditions apply. * Proof of registration from a tertiary institution or a valid student card.



N\$0

Basic Banking

Criteria:

Net monthly income of N\$2 999 or less | Age: 18 or older | Requirement: ID



An easy-to-use account, best for transactions.

Benefits

3 free ATM withdrawals per month.

Free mobile app and Online Banking subscription.

Free account Payments to Nedbank accounts.

Free Cellphone Banking subscription (USSD: *140*001#).

Debit card that allows online purchases, Pay Today and CashOut transactions.

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Terms and conditions apply.



N\$180

Gold Bundle Account

Criteria:

A gross monthly income of between N\$3 000 and N\$49 999 | Age: 18 or older Requirement: ID and salary slip



Everyday banking with gold benefits.

Benefits

Free internal and external debit orders.

Free standing orders.

Free own account transfers and electronic account payments.

Free point-of-sale swipes at all local tillpoints.

Free cellphone banking subscription (USSD: *140*001#).

Free Money app and Online Banking subscription.

Free embedded funeral cover of N\$10 000.

Gold Cheque Card that allows online purchases, PayToday and CashOut transactions • Gold Credit Card, overdraft and personal loan (subject to approval) • Home and vehicle loans (subject to approval).

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Terms and conditions apply.



N\$ 469.99

Platinum Account

Criteria:

A gross monthly income of more than N\$50 000 | Age: 18 or older Requirement: ID and salary slip



**Enjoy banking that aligns
with your lifestyle.**

Benefits

Free standing orders.

Free internal and external debit orders.

Free point-of-sale swipes at all local tillpoints.

Free own account transfers and electronic payments.

Free Cellphone Banking subscription (USSD: *140*001#).

Free Money app and Online Banking subscription.

2 free ATM withdrawals per month.

Platinum Cheque Card that allows online purchases,
PayToday and CashOut transactions • Platinum Credit
Card, overdraft and personal loan (subject to approval)
• Home and vehicle loans (subject to approval).

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Terms and conditions apply.



N\$ **236**

Young Professionals

Criteria:

Academic qualifications (NQF 9 qualification)

Age: 18–29 | Requirement: ID and salary slip



Enjoy platinum benefits and perks.

Benefits

Free internal and external debit orders.

Free standing orders.

Free point-of-sale swipes at local tillpoints.

Free own-account transfers and electronic payments.

Free Cellphone Banking subscription (USSD: *140*001#).

Free Money app and Online Banking subscription.

2 free ATM withdrawals per month.

Platinum cheque card that allows online purchases, PayToday and CashOut transactions • Platinum Credit Card, an overdraft facility and personal loan (subject to approval) • Home and vehicle loans (subject to approval).

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Terms and conditions apply.



N\$78

Senior Account

Criteria:

Income criteria: None Age: 55 or older
| Requirement: ID



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your lifestyle.**

Benefits

Free internal and external debit orders.

Free standing orders.

Free point-of-sale swipes at local tillpoints.

Free Money app and Online Banking subscription.

Free Cellphone Banking subscription (USSD: *140*001#).

Free ATM withdrawals.

Free own-account transfers and electronic payments.

Gold Cheque Card that allows online purchases, PayToday and CashOut 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.

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Get money fit with our fees for 2026/27

	Gold Bundle	Young Professional	Platinum Bundle	Senior Account		
Monthly service fee	N\$180	N\$236	N\$469.99	N\$78		
Cash deposit	Free					
Cash withdrawal: Nedbank ATM	N\$10 per N\$300	First 2 monthly withdrawals are free and thereafter N\$10 per N\$300		Free		
Cash withdrawal: Non-Nedbank ATM	N\$7.20 + N\$13.70 per N\$500 (max: N\$35)					
Cash withdrawal: Nedbank branch	N\$ 92 + 3.12% of the value					
Cash withdrawal: International	N\$69 + 3.10% of the value					
CashOut	N\$5.50					
Point-of-sale purchase	Free					
Point-of-sale purchase: International	N\$5.70 + 3.10% of the value	2% of the value		N\$5.70 + 3.10% of the value		
Debit order: Internal	Free					
Debit order: External	Free					
Online Banking subscription fee	Free					
Online Banking payments: Nedbank	Free					
Online Banking payments: Non-Nedbank	Free					
Money app fees						
Beneficiary payment	Free					
Interaccount transfer	Free					
Prepaid airtime	Free					
Prepaid electricity	Free					
USSD Cellphone Banking fees						
Beneficiary payment	Free					
Interaccount transfer	Free					
Prepaid airtime	Free					
Prepaid electricity	Free					

All fees include VAT unless indicated otherwise.

For the GoldCombo, a monthly service fee of N\$48 applies on the preferentially rated* call account in addition to the Gold bundle fees listed above. *subject to minimum amount being upheld

	Youth Account	Student Account	Basic Bank Account	Silver PAYU
Monthly service fee	N\$0	N\$11.50	N\$0	N\$30
Cash deposit	Free			
Cash withdrawal: Nedbank ATM	N\$10 per N\$300		First 3 monthly withdrawals are free and thereafter N\$10 per N\$300	N\$10 per N\$300
Cash withdrawal: Non-Nedbank ATM	N\$7.20 + N\$13.70 per N\$500 (max: N\$ 35)			
Cash withdrawal: Nedbank branch	N\$92 + 3.12% of the value			
Cash withdrawal: International	N\$69 + 3.10% of the value			
CashOut	N\$5.50			
Point-of-sale purchase	Free		N\$5	N\$6
Point-of-sale purchase: International	N\$5.70 + 3.10% of the value			
Debit order: Internal	N\$11			
Debit order: External	N\$32.99			
Online Banking subscription fee	Free			N\$27.50
Online Banking payments: Nedbank	N\$15.50	Free		N\$15.50
Online Banking payments: Non-Nedbank	N\$15.50	Free	N\$15.50	
Money app fees				
Beneficiary payment	N\$14	Free	N\$14	N\$4.90
Interaccount transfer	N\$3	Free	N\$3	
Prepaid airtime	N\$2.30	Free	N\$2.30	
Prepaid electricity	N\$1	Free	N\$1	
USSD Cellphone Banking fees				
Beneficiary payment	N\$4.90	Free	N\$4.90	
Interaccount transfer	Free			
Prepaid airtime	N\$2.30	Free	N\$2.30	
Prepaid electricity	N\$1	Free	N\$1	

All fees include VAT unless indicated otherwise.

Platinum PAYU	
Monthly service fee	N\$98
Cash deposit	Free
Cash withdrawal: Nedbank ATM	N\$10 per N\$300
Cash withdrawal: Non-Nedbank ATM	N\$7.20 + N\$13.70 per N\$500 (max: N\$ 35)
Cash withdrawal: Nedbank branch	N\$92 + 3.12% of the value
Cash withdrawal: International	N\$69 + 3.10% of the value
CashOut	N\$5.50
Point-of-sale purchase	N\$11.99
Point-of-sale purchase: International	N\$5.70 + 3.10% of the value
Debit order: Internal	N\$11
Debit order: External	N\$32.99
Online Banking subscription fee	N\$65
Online Banking payments: Nedbank	N\$15.50
Online Banking payments: Non-Nedbank	N\$15.50
Money app fees	
Beneficiary payment	N\$14
Interaccount transfer	N\$3
Prepaid airtime	N\$2.30
Prepaid electricity	N\$1
USSD Cellphone Banking fees	
Beneficiary payment	N\$4.90
Interaccount transfer	N\$3
Prepaid airtime	N\$2.30
Prepaid electricity	N\$1

All fees include VAT unless indicated otherwise.
Platinum PAYU are no longer sold."

Other fees

Get **money fit** with our 2026/27 fees guide designed to keep your finances agile.

Payments, purchases and transfers	
Teller-assisted local payment at a Nedbank branch	N\$115
Teller-assisted CMA low value payments at Nedbank branch	N\$376*
CMA Outgoing payments: (<N\$5,000,000.00)	N\$20*
CMA Incoming payments: (<N\$5,000,000.00)	N\$25*
Stop payment	N\$157
Channel recall fee	N\$372
Failed or reversed debit order	1.5% of value (min: N\$49.50; max: N\$200)
MobiMoney wallet	
Cash withdrawal: Nedbank ATM	First monthly withdrawal is free and thereafter N\$12.50 per transaction
Beneficiary payment	N\$13.50
Prepaid airtime	N\$2.40
Prepaid electricity	Free
Send money	
N\$0–500	N\$13
N\$501–1 000	N\$25
N\$1 001–1 500	N\$33.50
N\$1 501–4 000	N\$39
N\$4 001–5 000	N\$40
Statements and balance enquiries	
Balance enquiry: Nedbank ATM	Free
Balance enquiry: Non-Nedbank ATM (local)	Free
Balance enquiry: International	N\$6
International declines (ATM and POS)	N\$6
Nedbank ATM ministatement	Free
Provisional statements	N\$1 per page
Advances and overdraft facilities	
Administration fees	N\$5 700
Property valuation	N\$6 000
Property guarantees	N\$1 250
Bond cancellation fee	N\$5 960

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

Vehicle and asset finance	
Opening of account	Free
Vehicle finance documentation fee	1.35% of the value (min: N\$2 100; max: N\$7 250)
Other asset documentation fee	8% of the value (min: N\$500; max: N\$7000)
Overdrafts	
Annual review of facility	N\$275 + 1.20% of the value (min: N\$500)
Penalty fee	N\$125
Overdraft notices/reminders	N\$340
Other fees	
Opening and closing account	Free
Duplicate deposit book	N\$124
Triplicate deposit book	N\$157
Card-replacement fee	N\$210
Photocopies	N\$19.50
Auditor certificate	N\$690
Deed search fee	N\$738
Telephone charges	N\$93
Letters of intent	N\$715
International banking	
Buying foreign currencies	3.43% of the value (min: N\$110)
Selling foreign currencies	3.43% of the value (min: N\$110)
Inward SWIFT transfers	0.99% of value (min: N\$286.50; max: N\$1 342)
Outward SWIFT transfers	0.99% of value (min: N\$286.50; max: N\$1 342)
Transmission fee	N\$33
Guarantees and letters of credit	
Advising commissions	1.04% (min: N\$ 1 250)
Confirming commissions	1.04% (min: N\$ 1 250)
Exchange control fees	
Application to 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 fee	Free



Enjoy preferential rates with Nedbank's finance suite for medical professionals

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Your dedicated banker awaits.

Digital when you want it.
Human when you need it.



Perks and special interest rates for young medical professionals.



- Get 50% off on your monthly fees if you are under 30 years.
- Enjoy preferential and discounted bond and admin fees.



- Platinum banking service
- Travel benefits
- Lifestyle enhancements



- Dedicated banker
- Financial advice
- Preferential services

**Banking packages that can keep up
with your career growth.**

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Your dedicated banker awaits.



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► Nedbank Tourism Financing

Time is the most valuable asset in the tourism business

Make every memory of Namibia unmatched.

Shift today

Nedbank gives you comprehensive financial support to lift up your tourism business.

We can make sure that every traveller experiences the best of Namibia – from pristine landscapes to our vibrant culture.



Benefits

- Renewable energy loan
- Medium-term loan
- Vehicle revolving credit line
- Commercial property finance

Tourism business support

Transport	Accommodation	Tours/travel
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[Apply now](#)

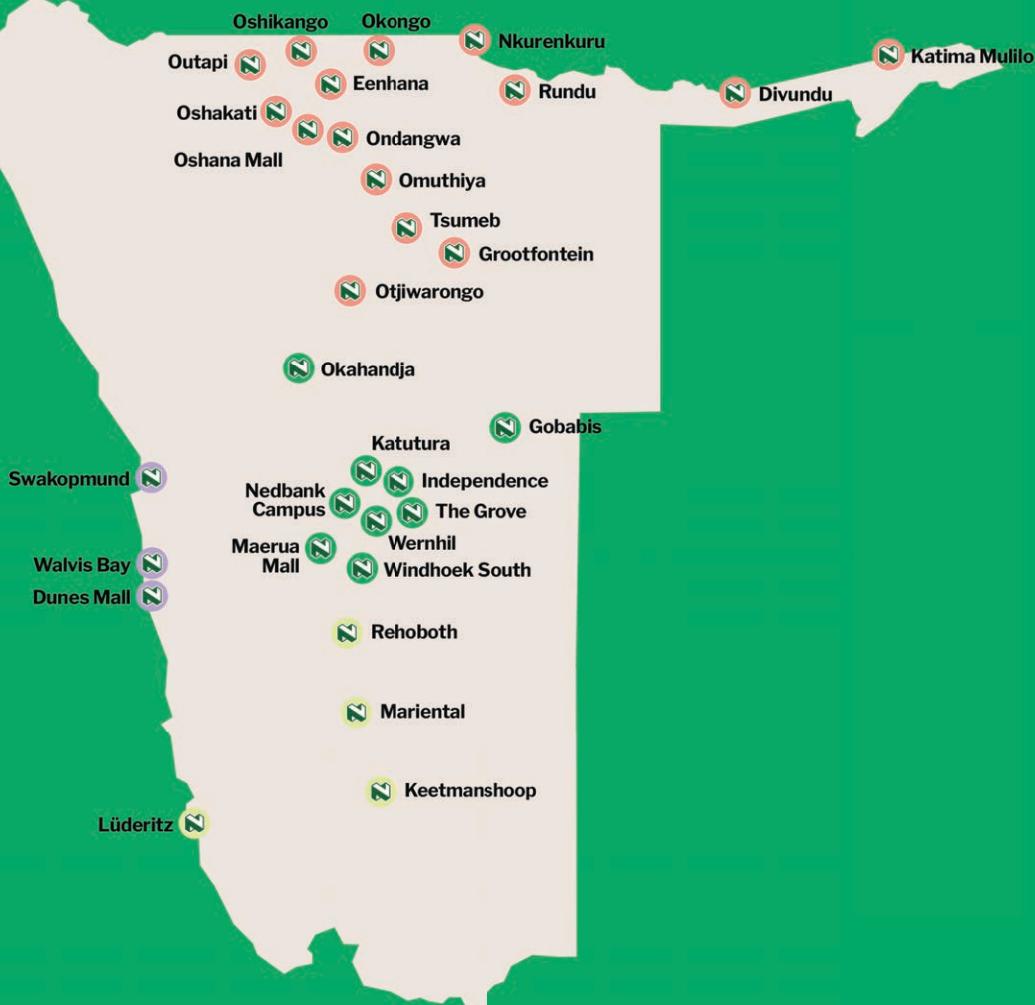
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Nedbank branches across Namibia

Central Region

Nedbank Campus/ Head Office	+264 81 959 2222	Fidel Castro Street (opposite City Zoo Park), Windhoek
Wernhil/Main	+264 81 959 2586/4	Shop M01, Wernhil Park, Phase 4, Windhoek
Windhoek South	+264 81 959 2422	Garthanri Park, Shop 13, Corner of Voigts and Kelvin Streets, Windhoek
Independence Avenue	+264 81 959 2185	Carl List Building, Independence Avenue, Windhoek
Katutura	+264 81 959 2766	Corner of Rabbi Street and Independence Avenue, Katutura
Maerua Mall	+264 81 959 2680	Shop 38/39, Maerua Mall, Windhoek
Grove Mall	+264 81 959 2776	Shop 254, Chasie Street, Kleine Kuppe, Windhoek
Gobabis	+264 62 577 200	Corner Church Street and Quito Quanavale Avenue, Gobabis
Okahandja	+264 62 507 000	Shop 26, Erf 3164, West Street, Okahandja

Coastal Region

Walvis Bay	+264 64 216 111	Corner Sam Nujoma Avenue and 11th Road, Walvis Bay
Dunes Mall, Walvis Bay	+264 64 283 700	Shop 65, Erf 5433, Corner of M36 and 18th Road, Dunes Mall, Walvis Bay
Swakopmund	+264 64 414 311/10	10 Sam Nujoma Avenue, Swakopmund

Southern Region

Keetmanshoop	+264 63 223 354/5	Corner 5th Avenue and Mittel Street, Keetmanshoop
Rehoboth	+264 62 521 300	Shop 25, Erf 825, Sparrow Street, Rehoboth
Marialent	+264 63 228 950/1	Woermann and Brock, Erf 1117 Dr Sam Nujoma Avenue
Lüderitz	+264 63 202 577	240 Bismarck Street, Lüderitz

Northern Region

Oshakati	+264 65 220 062	Game Centre, Okatana Road, Oshakati
Ondangwa	+264 65 241 796	Gwashamba Mall, Erf 2338, Main Road, Ondangwa
Oshikango	+264 65 265 091	Shop 23/24, Oshikango Mall, Namakunde Road, Oshikango
Eenhana	+264 65 263 016	Corner Sam Nujoma and Dr Dimo Hamaambo Streets, Eenhana
Katima Mulilo	+264 66 252 507	Shop 6B & 7, Zambezi Shopping Centre, Katima Mulilo
Grootfontein	+264 67 240 730	Corner Okavango Road and Hage Geingob Avenue, Grootfontein
Outapi	+264 65 251 950	Uutapi Tsandi Centre, Main Road, Outapi
Rundu	+264 66 266 900	Rundu Mall, Shop GF028, Erf 1078, Eugene Kakukuru Street
Ongwediva	+264 65 235 400	Shop 62/64 Oshana Mall, Erf 6315, Main Road, Ongwediva
Tsumeb	+264 67 225 050	Unit 7, OMEG Stadt Platz, Erf 103, Hage Geingob Drive, Tsumeb
Otjiwarongo	+264 67 314 808	Erf 28 Hage Geingob Avenue, Otjiwarongo
Omuthiya	+264 65 281 690/1	SPAR- Omuthiya, Unit 8 Okaale Lifestyle Centre, B1 Main Road
Okongo	+264 65 266 346	Build itsstore, Erf 462 Main Road Okongo
Divundu		Bargain Building Supplies, Plot 276 Main Road
Nkurenkuru	+264 81 319 9980	Woermann Brock, Erf 638 and 639 Complex Main Road



► Customer Care Centre

Customer care that goes beyond transactions

Office hours:

Monday to Thursday: 07:30–20:00

Friday: 08:00–20:00

Saturday: 08:00–17:00

Sunday and public holidays: 09:00–13:00

After-hours customer support:

Monday to Thursday: 20:00–07:30

Friday: 20:00–08:00

Saturday: 20:00–08:00

Sunday and public holidays: 13:00–07:30

For more information, contact us on
+264 81 959 2222, or send an email
to serviceplus@nedbank.com.na.



► Nedbank Agriculture

Shift to grow with our agriculture financing options

Access land acquisition with Nedbonds, obtain energy loans and equip your agribusiness. Our agricultural facilities show we understand that time is of the essence in your business.

[Apply now](#)

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#GetMoneyFit

Stay a step ahead with our 2026 fees guide designed to keep banking affordable, convenient and clear.

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