

NEDBANK SWAZILAND 2021 PRICING GUIDE

PERSONAL/RETAIL BANKING

FEES (Emalangen)

Monthly Account Fees

Youth Savings	FREE
Call Account	FREE
Transactor Savings Account	FREE
Transactor Savings Account For TEBA Pensioners	FREE
Savings Plus	E15.00
Savings Account	E30.00
Current Account - PAYU	E50.00
Student Current Account	E50 per year
Current Account Bundle	E135.00
Current Account Private Banking Bundle	E360.00

Deposits

Cash Deposit	FREE
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Cheque Deposit

Cheque Deposit - Minor and Student Account	E10.00
Cheque Deposit - Transact	E15.00
Cheque Deposit - Current Account	E40.00
Deposit of post Dated Cheque	E105.00
Returned Cheque Due To Technical Reasons	E100.00
Unbalanced Deposits	FREE

Withdrawals

Nedbank ATM Withdrawal	1.3% of amount (Min E8.00)
Other Banks ATM	1.3% of amount + E8.00 (Min E8.00)
International ATM Withdrawals	1.3% of amount + E8.00 (Min E8.00)
Cheque Encashment	3.2% of amount + E40.00
Branch Over The Counter Withdrawals	3.2% of amount + E40.00
Send Money ATM Withdrawal	FREE
Declined Transactions	FREE

Cross Border Remittances

Electronic Transfers - RSA (Cellphone Banking)	E13.00
Electronic Transfers - RSA (Internet Banking)	E27.00
Incoming	E20.00

Account Opening and Closing Fees

Activation of Dormant Account	FREE
Opening of Account	FREE
Closure of Account	FREE

Statements

e-Mailed Statements	E30.00
Posted Statements	FREE
Mini-Statements (ATM)	E2.70
Branch Statement (printed)	1st Statement FREE, Additional Statement E100.00
Online Statements (Online Banking)	FREE

Cellphone Banking Statements	FREE
Copies of Deposit Slips	E110.00

Point of Sale Fees

POS (Withdrawal)	2.1% of amount (Max E2 500)
POS Debit Card Purchases(Local/International)	E6.00

Balance Enquiry

Own bank ATM	FREE
Other Banks ATM	FREE
At Branch	FREE
Cellphone Banking	FREE
MoneyApp	FREE

Card Fees

In-Branch Block Card	FREE
Pin Replacement	E80.00
Card Replacement	E80.00
Visa/ MasterCard - Finance Charge	20,25% of amount

Payments and Transfers

SWIFT Transfer - Outgoing	1.6% of amount (Min E140.00, Max E1 190.00) + E195.00 flat fee
SWIFT Transfer - Incoming	1.6% of amount (Min E90.00, Max E800.00)
Stop Order/Debit Order Initiation	E80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	E20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	E100.00
Stop/ Cancel Cheque	E80.00
Special Clearance	E210.00
Electronic Payments - Nedbank (Internet Banking)	E13.00
Electronic Payments - Nedbank (Cellphone Banking)	E13.00
Electronic Payments - Local (Internet Banking)	E13.00
Electronic Payments - Local (Cellphone Banking)	E13.00
Electronic Payments - RSA (Internet Banking)	E27.00
Electronic Payments - RSA (Cellphone Banking)	E13.00
Branch Manual Nedbank Account Payment	E30.00
Branch Manual Local Clearing Payment	E100.00
Incorrect Payment Recall Fee	E250.00
Own Account Transfer	FREE
Post Dated Cheque	E105.00
Funeral Cover Premium Deduction	FREE
Funeral Cover	Min E15.00, Max E37.50
Cheque Books (51 - 100 pages)	E260.00

Sending Cash

SendMoney (up to E 1 000.00)	E8.00
SendMoney (E 1 001.00 to E 3 000.00)	E14.00

Withdrawing Cash

SendMoney	FREE
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Value-added Services

Electricity	E5.50
Airtime and Data	E2.50
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
Block Card Via App	FREE

Personal Loans

Monthly Administration Fee	E70.00
Initiation Fee	2.7% of amount (Min E670.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	E535.00

Property Finance

Monthly Administration Fee	E70.00
Initiation	2.7% of amount (Max E25 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	E535.00

Vehicle Finance

Monthly Administration Fee	E70.00
Initiation	2.7% of amount (Min E670.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	E535.00

Overdraft Facilities

Initiation Fees	2.7% of amount (Min E670.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	E340.00

Other Fees

Ammortization Fee	E15.00
Call Up Letter	E50.00
Warning Letter	E50.00
Obtain Code 3rd Party Debtors	E92.50
Debtor Administration	E370.00
Overdrawn Account Letter Charge	E50.00
Repossession Charge	FREE
Full Report	E200.00
Penalty Interest	Prime + 6% of amount
Audit Certificate	E360.00

Exchange Control

Exchange Control Application Normal	E465.00
Exchange Control Application Complex	E825.00
Exchange Control Application Follow-up	E135.00
Attestation of Form	E135.00
Global Trade Document Processing Fees	E600.00

SME BANKING		FEES (Emalangen)
Monthly Account Fees		
Club Savings		FREE
Call Account		FREE
Savings Account		E30.00
School Current Account		E140.00
Current Account - SME		E42.00 - E150.00
Deposits		
Cash Deposit		FREE for (E0.00 - E30 000) and 1% for amounts in excess of E30 000 per day
Cheque Deposit		
Cheque Deposit - Current Account		E62.00
Deposit of post Dated Cheque		E105.00
Returned Cheque Due To Technical Reasons		E100.00
Unbalanced Deposits		FREE
Withdrawals		
Own bank ATM Withdrawal		E50.00
Other Banks ATM		E58.00
International ATM Withdrawals		E58.00
Cheque Encashment		3.2% of amount + E40.00
Branch Withdrawals (Over The Counter)		3.2% of amount + E40.00
Send Money ATM Withdrawal		FREE
Declined Transactions		FREE
Cross Border Remittances		
Electronic Transfers - Local (Cellphone Banking)		E13.00
Electronic Transfers - RSA (Internet Banking)		E27.00
Incoming		E20.00
Account Opening and Closing Fees		
Activation of dormant Account		FREE
Opening of Account		FREE
Closure of Account		FREE
Statements		
e-mailed Statements		E30 per page
Posted Statements		FREE
Mini-statements (ATM)		E2.70
Branch Statements (printed)		1st Statement FREE, Additional Statement E100.00
Online Statements (Online Banking)		FREE
Copies of Deposit Slips		E110.00
Point of Sale Fees		
POS (Withdrawal)		2.1% of amount (Max E2 500)
POS Debit Card Purchases(Local/International)		E25.00

Repeat POS Service Support	E100.00
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Balance Enquiry

Own bank ATM	FREE
Other Banks ATM	FREE
At Branch	FREE
Cellphone Banking	FREE
MoneyApp	FREE

Sending Cash

SendMoney (up to E 1 000.00)	E8.00
SendMoney (E 1 001.00 to E 3 000.00)	E14.00

Withdrawing Cash

SendMoney	FREE
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Value-added Services

Electricity	E5.50
Airtime and Data	E2.50
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
Block Card On App	FREE

Card Fees

In-Branch Block Card	FREE
Pin Replacement	E80.00
Card Replacement	E80.00
Visa/ MasterCard - Finance Charge	20,25% of amount

Payments and Transfers

SWIFT Transfer - Outgoing	1.6% of amount (Min E140.00, Max E1 190.00) + E195.00 flat fee
SWIFT Transfer - Incoming	1.6% of amount (Min E90.00, Max E800.00)
Stop Order/Debit Order Initiation	E80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	E20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid stop/ Debit Order	E100.00
Stop/ Cancel Cheque	E80.00
Special Clearance	E210.00
Bulk Payments (EPS)	E20.00 per item
Electronic Payments - Nedbank (Internet Banking)	E13.00
Electronic Payments - Nedbank (Cellphone Banking)	E13.00
Electronic Payments - Local (Internet Banking)	E13.00
Electronic Payments - Local (Cellphone Banking)	E13.00
Electronic Payments - RSA (Internet Banking)	E27.00
Electronic Payments - RSA (Cellphone Banking)	E13.00
Branch Manual Nedbank Account Payment	E30.00
Branch Manual Local Clearing Payment	E100.00
Incorrect Payment Recall Fee	E250.00

Own Account Transfer	FREE
Post Dated Cheques	E105.00
Cheque Books (51 - 100 pages)	E260.00

Penalty Fees

Dishonored Cheque	E100.00
Unpaid Stop / Debit Order	E100.00

Business Loans

Monthly Administration Fee	E70.00
Initiation Fee	2.7% of amount (Min E670.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	E535.00

Property Finance

Monthly Administration Fee	E70.00
Initiation	2.7% of amount (Max E25 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	E535.00

Vehicle Finance

Monthly Administration Fee	E70.00
Initiation	2.7% of amount (Min E670.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	E535.00

Overdraft Facilities

Initiation Fees	2.7% of amount (Min E670.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	E570.00

Other Fees

Ammortization Fee	E15.00
Call Up Letter	E50.00
Warning Letter	E50.00
Obtain Code 3rd Party Debtors	E92.50
Debtor Administration	E370.00
Overdrawn Account Letter Charge	E50.00
Repossession Charge	FREE
Full Report	E200.00
Penalty Interest	Prime + 10% of amount
Audit Certificate	E360.00

Guarantees

Cash Cover	1.4% of amount (Min E340.00, Max E9 999 999)
Amendment	E270,00
Non - Cash Cover	2.3% of amount (Min E650.00, Max E9 999 999)
Renewal - Cash Cover	0.6% of amount (Min E340.00, Max E99 999)
Renewal - Non Cash Cover	0.9% of amount (Min E340.00, Max E99 999)

Foreign Currency Accounts

Account to Account Transfer	E150.00
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Foreign Exchange Contracts

Delivery	E80.00
Establishment	E250.00

Exchange Control

Exchange Control Application (normal)	E465.00
Exchange Control Application (complex)	E825.00
Attestation of Form	E135.00
Exchange Control Applications Follow Up	E135.00

Bills (Imports/Exports)

Documentary Collection (Outgoing)	2.5% of amount (Min E500.00)
Documentary Collection (Incoming)	2.5% of amount (Min E500.00)

Letters of Credit (Import)

Establishment	0.90% of amount (Min E400.00) + E195.00 flat fee
Amendment	E410.00
Advising and Negotiation	E390.00, Negotiation 0.83% (Min E400.00)

Other Fees

Audit Certificate	E360.00
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CORPORATE AND BUSINESS BANKING

FEES (Emalangeni)

Monthly Account Fees

Call Account	FREE
Savings Account	E30.00
School Current Account	E140.00
Corporate Current Account	E540.00 - E2 100.00

Cash Deposits

Cash Deposit	0.08% - 2.30% of amount
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Cheque Deposit

Cheque Deposit - Current Account	E62.00
Deposit of Post Dated Cheque	E105.00
Returned Cheque Due To Technical Reasons	E100.00
Unbalanced Deposits	E70.00

Withdrawals

Own bank ATM Withdrawal	E50.00
Other Banks ATM	E58.00
International ATM Withdrawals	E58.00
Cheque Encashment	3.2% of amount + E40.00
Branch Withdrawals (Over The Counter)	3.2% of amount + E40.00
Send Money ATM Withdrawal	FREE

Declined Transactions	FREE
Cross Border Remittances	
Electronic Transfers - Local (Cellphone Banking)	E13.00
Electronic Transfers - RSA (Internet Banking)	E27.00
Incoming	E20.00

Account Opening and Closing Fees

Activation of dormant Account	FREE
Opening of Account	FREE
Closure of Account	FREE

Statements

e-mailed Statements	E30.00
Posted Statements	FREE
Subsequent Copy Statement	100.00
Online Statements (Online Banking)	FREE
Copies of Deposit Slips	E110.00

Point of Sale Fees

POS (Withdrawal)	2.1% of amount (Max E2 500)
POS Debit Card Purchases(Local/International)	E25.00
Repeat POS Service Support	E100.00

Balance Enquiry

Own bank ATM	FREE
Other Banks ATM	FREE
At Branch	FREE
Cellphone Banking	FREE
MoneyApp	FREE

Card Fees

In-Branch Block Card	FREE
Pin Replacement	E80.00
Card Replacement	E80.00
Visa/ MasterCard - Finance Charge	20,25% of amount

Payments and Transfers

SWIFT Transfer - Outgoing	1.6% of amount (Min E140.00, Max E1 190.00) + E195 flat fee
SWIFT Transfer - Incoming	1.6% of amount (Min E90.00, Max E800.00)
Stop Order/Debit Order Initiation	E80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	E20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid stop/ Debit Order	E100.00
Stop/ Cancel Cheque	E80.00
Special Clearance	E210.00
Bulk Payments (EPS)	E20.00 per item
Electronic Payments - Nedbank (Internet Banking)	E13.00
Electronic Payments - Nedbank (Cellphone Banking)	E13.00

Electronic Payments - Local (Internet Banking)	E13.00
Electronic Payments - Local (Cellphone Banking)	E13.00
Electronic Payments - RSA (Internet Banking)	E27.00
Electronic Payments - RSA (Cellphone Banking)	E13.00
Branch Manual Nedbank Account Payment	E30.00
Branch Manual Local Clearing Payment	E100.00
Incorrect Payment Recall Fee	E250.00
Own Account Transfer	FREE
Post Dated Cheques	E105.00
Cheque Books (51 - 100 pages)	E260.00

Value-added Services

Electricity	E5.50
Airtime and Data	E2.50
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Third Party SMS Notification	FREE

Penalty Fees

Dishonored Cheque	E100.00
Unpaid Stop / Debit Order	E100.00

Business Loans

Monthly Administration Fee	E70.00
Initiation Fee	2.7% of amount (Min E650.00)
Restructure Fee	E550.00

Property Finance

Monthly Administration Fee	E70.00
Initiation	2.7% of amount (Max E25 000.00)
Restructure Fee	E550.00

Vehicle Finance

Monthly Administration Fee	E70.00
Initiation	2.7% of amount (Min E650.00)
Restructure Fee	E550.00

Overdraft Facilities

Initiation Fees	2.7% of amount (Min E670.00)
Overdraft Review Fee	E1 125.00

Other Fees

Ammortization Fee	E15.00
Call Up Letter	E50.00
Warning Letter	E50.00
Obtain Code 3rd Party Debtors	E92.50
Debtor Administration	E370.00
Overdrawn Account Letter Charge	E50.00
Repossession Charge	FREE
Full Report	E200.00
Penalty Interest	Prime + 10% of amount

Guarantees

Cash Cover	1.4% of amount (Min E340.00, Max E9 999 999)
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Foreign Currency Accounts

Account to Account Transfer	E150.00
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Foreign Exchange Contracts

Delivery	E80.00
Establishment	E250.00

Exchange Control

Exchange Control Application (normal)	E465.00
Exchange Control Application (complex)	E825.00
Attestation of Form	E135.00
Exchange Control Applications Follow Up	E135.00

Bills (Imports/Exports)

Documentary Collection (Outgoing)	2.5% of amount (Min E500.00)
Documentary Collection (Incoming)	2.5% of amount (Min E500.00)

Letters of Credit (Import)

Establishment	0.90% of amount (Min E400.00) + E195.00 flat fee
Amendment	E410.00
Advising and Negotiation	E390.00, Negotiation 0.83% (Min E400.00)
Global Trade Document Processing Fees	E600.00