

2026 BANKING FEES

EFFECTIVE 1 JANUARY 2026



Personal/Retail Banking

MONTHLY ACCOUNT FEES		FEE/CHARGE (EMALANGENI)
Youth Savings		FREE
Call Account		FREE
Transactor Savings Account		FREE
Savings Account For TEBA Pensioners		FREE
Savings Account - No Frills		FREE
Savings Account - Seasonal Workers		FREE
Savings Plus (Ngeyakaho Account)		18.13
Savings Account		59.05
Student Current Account		56.77 per year
Current Account - PAYU		59.05
Current Account Bundle		150.00
Current Account Private Banking - PAYU		61.33
Current Account Private Banking - Bundle		383.32
Online Banking/ MoneyApp Subscription Fee		36.82
Multiple Online Banking Profiles Subscription Fee		181.82
ACCOUNT OPENING AND CLOSING FEES		FEE/CHARGE (EMALANGENI)
Reactivation of Account		FREE
Opening of Account		FREE
Closure of Account		FREE
CASH DEPOSITS		FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit		FREE
ATM Cash Deposit		FREE
Unbalanced Deposits		FREE
Copy of Deposit Slip		19.27
Proof of Payment (Branch)		19.27
Proof of Account (MoneyApp/Online Banking)		FREE
Proof of Account (Branch)		19.27
WITHDRAWALS		FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal		2.59% + 45.00
POS Cash In-Branch Withdrawal		2.18% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal		1.55% (Min 8.50)
Other Banks ATM		1.55% (Min 8.50)
International ATM Withdrawals		1.55% (Min 8.50)
Other Banks ATM & International (Student)		FREE
ATM Declined Transactions - Printing Receipt		3.20
SendMoney ATM Withdrawal		FREE
MOBIMONEY WALLET WITHDRAWALS		FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month		FREE
MobiMoney Wallet Withdrawal - up to 500.00		FREE
MobiMoney Wallet Withdrawal - up to 1 000.00		FREE
MobiMoney Wallet Withdrawal - up to 3 000.00		8.80
MobiMoney Wallet Withdrawal - up to 5 000.00		12.40
MobiMoney Wallet Withdrawal - up to 7 000.00		15.00
MobiMoney Wallet Withdrawal - up to 9 900.00		16.60
WALLET LIMITS		EMALANGENI
Maximum Funds Held in Wallet per month		25 000.00
Withdrawal Daily Limit		9 900.00
Prepaid Electricity Daily Limit		15 000.00
Prepaid Airtime/Data Daily Limit		15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)		FEE/CHARGE (EMALANGENI)
up to 1 000.00		9.01
up to 3 000.00		15.85
up to 5 000.00		21.55
up to 10 000.00		37.71
up to 15 000.00		46.62
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)		FEE/CHARGE (EMALANGENI)
up to 1 000.00		9.01
up to 3 000.00		15.85
up to 5 000.00		21.55
up to 10 000.00		37.71
up to 15 000.00		46.62
MobiMoney Wallet to Account Transfer		FREE
PAYMENTS		FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)		FREE
Eswatini FastPay		18.59
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)		15.33
Local Transfer (Online Banking, MoneyApp and USSD)		15.33
Payment to CMA (Online Banking, MoneyApp)		0.02% (Min 19.17, Max 48.17)
SWIFT Transfer - Outgoing		0.73% (Min 170.94, Max 851.59) + 172.80 Flat Fee
SWIFT Transfer - Incoming		0.73% (Min 90.86, Max 840.92)
RTGS Transfer - Outgoing		0.73% (Min 151.15 Max 810.15)
RTGS Transfer - Incoming		0.73% (Min 90.86, Max 840.92)
Stop Order/Debit Order Initiation - Once Off		38.33
Stop Order/Debit Order Amendment		FREE
Stop Order/Debit Order Payment		22.58
Stop Order/Debit Order Cancellation		FREE
Unpaid Stop/Debit Order		100.00
Sweeping Instruction Setup - Once Off		38.33
Sweeping Instruction Amendment		FREE
Sweeping Instruction Payment		22.58
Sweeping Instruction Cancellation		FREE
Manual Payment to Nedbank Account at Branch		36.88
Manual Payment to Other Local Bank Account at Branch		111.89
Incorrect Payment Recall Fee		295.36
Funeral Cover Premium Collection Fee		FREE
Immediate Funeral Cover		Min 15.00, Max 37.50
Extended Funeral cover		Min 10.00, Max 150.00
STATEMENTS		FEE/CHARGE (EMALANGENI)
Posted Statements		FREE
Branch Statements (Printed)		One Free Statement for current month, then 10.00 per page thereafter
Online Statements (Online Banking)		FREE
Cellphone Banking Statements		FREE
POINT OF SALE FEES		FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)		7.20
Debit Card Purchase With Cashback		7.20
POS Withdrawal at Merchant		6.60
BALANCE ENQUIRY		FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)		FREE
Nedbank ATM Balance Enquiry (Printed)		3.21
Balance Enquiry At Branch (Printed)		6.42
Balance Enquiry Cellphone Banking		FREE
Balance Enquiry Online Banking		FREE
Balance Enquiry MoneyApp		FREE
CREDIT CARD FEES		FEE/CHARGE (EMALANGENI)
Annual Service Fee		162.03
Supplementary Card		100.49
Online Banking Subscription Fee		FREE
Cash Deposit (Branch and Nedbank ATM)		FREE
Withdrawal (Branch)		2.18% + 45.00 Max 2 500
Nedbank ATM Withdrawal		1.55% (Min 8.50)
Other Bank ATM Withdrawal		1.55% (Min 8.50)
International ATM Withdrawal		1.50% (Min 8.50)
Interaccount Transfer (MoneyApp and Online Banking)		FREE
Interaccount Transfer (Branch)		FREE
Balance Enquiry (Online Banking)		FREE
Nedbank ATM Balance Enquiry (Print)		3.21
Other Bank ATM Balance Enquiry (Print)		3.21
Balance Enquiry At Branch (Print)		6.42
Statement Enquiry Nedbank ATM		3.21
Dishonoured Payment		100.00
Transaction / Payment Tracing		199.95
Incorrectly Disputed Transaction - Local		200.88
Incorrectly Disputed Transaction - International		200.88
Replacement of Expired Card		FREE
Replacement of Lost Card		100.49
Debit Interest		20.25%
Credit Interest		Max 1.5%
DEBIT CARD FEES		FEE/CHARGE (EMALANGENI)
Block Card - Branch / MoneyApp / Online Banking		FREE
Pin Reset		10.00
Replacement of Expired Card		FREE
Replacement of Lost Card		95.00
Replacement of Lost Personalized Card		99.97

MONTHLY ACCOUNT FEES		FEE/CHARGE (EMALANGENI)
Electricity		Up to 50.00
		3.50
		Up to 1 000.00
		6.00
		Up to 5 000.00
		9.00
		Up to 15 000.00
		12.00
		Airtime and Data
		3.21
		Bill Payments
		15.33
		Cellphone SMS Account Access Notification
		FREE
		Cellphone SMS Payment Notification (All Transactions)
		FREE
		Transactional SMS Notification
		FREE
		Third Party SMS Notification
		FREE
		No Funds Alert SMS Notification
		2.50
PERSONAL LOANS		FEE/CHARGE (EMALANGENI)
Monthly Administration Fee		75.00
Initiation Fee		2% (Min 723.75 Max 7 000.00)
Restructure Fee		FREE
Subsequent Restructure Within 12 Months		621.60
PROPERTY FINANCE		FEE/CHARGE (EMALANGENI)
Monthly Administration Fee		75.00
Initiation Fee		2% (Max 8 000.00 for loans up to E 2 000 000.00, Max E 16 000.00 for loans above E 2 000 000.00)
Restructure Fee		FREE
Subsequent Restructure Within 12 Months		621.60
VEHICLE FINANCE		FEE/CHARGE (EMALANGENI)
Monthly Administration Fee		75.00
Initiation Fee		2% (Max 5 000.00)
Restructure Fee		FREE
Subsequent Restructure Within 12 Months		621.60
OVERDRAFT FACILITIES		FEE/CHARGE (EMALANGENI)
Initiation Fee		2% (Min 648.12, Max 3 000.00)
Overdraft Review Fee		FREE
Subsequent Review Within 12 Months		370.89
OTHER FEES		FEE/CHARGE (EMALANGENI)
Ammortization Fee		FREE
Call Up Letter		19.27
Warning Letter		19.27
Overdrawn Account Letter Fee		19.27
Repossession Charge		FREE
Penalty Interest		Prime + 6%
Full General Report		208.50
Audit Certificate		FREE
Telephone Charge (Local)		FREE
Telephone Charge (International)		FREE
Bid Bond		187.41
SAFE CUSTODY		FEE/CHARGE (EMALANGENI)
Safe Custody Access		120.98
Safe Deposit Size A		175.00
Safe Deposit Size B		210.00
Safe Deposit Size C		350.00
Safe Deposit Size D		415.00
EXCHANGE CONTROL		FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal		545.45
Exchange Control Application Complex		909.09
Exchange Control Application Follow-up		FREE
Attestation of F178		157.68
FOREIGN CURRENCY NOTES		FEE/CHARGE (EMALANGENI)
Purchases		7% (Min 130.30, Max 1 645.00)
Sales		7% (Min 130.30, No Max)
SME Banking		FEE/CHARGE (EMALANGENI)
MONTHLY ACCOUNT FEES		FEE/CHARGE (EMALANGENI)
Club Savings Account		FREE
Call Account		FREE
Savings Account		34.08
Current Account - Schools		164.72
Current Account - SME		188.55
Online Banking / MoneyApp Subscription Fee		96.35
Multiple Online Banking Profiles Subscription Fee		181.82
SME BUNDLE ACCOUNT		FEE/CHARGE (EMALANGENI)
Monthly Fee		249.00
POS Transactions		6 FREE Transactions, Thereafter Charged
POS Purchase Charge		12.50
Electronic Payments		6 FREE Transactions, Thereafter Charged
ATM Withdrawals		10 FREE Transactions, Thereafter Charged
Electricity Purchase		10 FREE Transactions, Thereafter Charged
ATM Mini Statements		5 FREE
ACCOUNT OPENING AND CLOSING FEES		FEE/CHARGE (EMALANGENI)
Reactivation of Accounts		FREE
Opening of Account		FREE
Closure of Account		FREE
CASH DEPOSITS		FEE/CHARGE (EMALANGENI)
Cash Deposit (Branch)		FREE for 0.00 - 30 000.00 and 1% in excess of 30 000.00 per day
ATM Cash Deposit		FREE for 0.00 - 30 000.00 and 1% in excess of 30 000.00 per day
Unbalanced Deposits		FREE
Deposit Book (Duplicate)		93.80
Deposit Book (Triplicate)		93.80
Copy of Deposit Slip		19.27
Proof of Payment		19.27
Proof of Account (MoneyApp/Online Banking)		FREE
Proof of Account (Branch)		19.27
WITHDRAWALS		FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal		3.42% + 45.00
POS Cash In-Branch Withdrawal		2.18% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal		1.55% (Min 8.50)
Other Banks ATM		1.55% (Min 8.50)
International ATM Withdrawals		1.55% (Min 8.50)
ATM Declined Transactions - Printing Receipt		3.20
SendMoney ATM Withdrawal		FREE
MOBIMONEY WALLET WITHDRAWALS		FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month		FREE
MobiMoney Wallet Withdrawal - up to 500.00		FREE
MobiMoney Wallet Withdrawal - up to 1 000.00		FREE
MobiMoney Wallet Withdrawal - up to 3 000.00		8.80
MobiMoney Wallet Withdrawal - up to 5 000.00		12.40
MobiMoney Wallet Withdrawal - up to 7 000.00		15.00
MobiMoney Wallet Withdrawal - up to 9 900.00		16.60
WALLET LIMITS		FEE/CHARGE (EMALANGENI)
Maximum Funds Held in Wallet Per Month		25 000.00
Withdrawal Daily Limit		9 900.00
Prepaid Electricity Daily Limit		15 000.00
Prepaid Airtime/Data Daily Limit		15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)		FEE/CHARGE (EMALANGENI)
up to 1 000.00		9.01
up to 3 000.00		15.85

2026 BANKING FEES

EFFECTIVE 1 JANUARY 2026



SME Banking

PAYMENTS		FEE/CHARGE (EMALANGENI)
Local Transfer (Online Banking, MoneyApp and USSD)		15.33
Payment to CMA (Online Banking, MoneyApp)		0.02% (Min 19.17, Max 48.17)
SWIFT Transfer - Incoming		0.73% (Min 90.86, Max 840.92)
SWIFT Transfer - Outgoing		0.73% (Min 170.94, Max 851.59) + 172.80 Flat Fee
RTGS Transfer - Outgoing		0.73% (Min 151.5 Max 810.15)
RTGS Transfer - Incoming		0.73% (Min 90.86, Max 840.92)
Stop Order/Debit Order Initiation - Once Off		38.33
Stop Order/Debit Order Amendment		FREE
Stop Order/Debit Order Payment		22.58
Stop Order/Debit Order Cancellation		FREE
Unpaid Stop/Debit Order		100.00
Sweeping Instruction Setup - Once Off		38.33
Sweeping Instruction Amendment		FREE
Sweeping Instruction Payment		22.58
Sweeping Instruction Cancellation		FREE
Manual Payment to Nedbank Account at Branch		38.33
Manual Payment to Other Local Bank Account at Branch		111.89
Incorrect Payment Recall Fee		295.36
Funeral Cover Premium Collection Fee		FREE
Immediate Funeral Cover		Min 15.00, Max 37.50
Extended Funeral Cover		Min 10.00, Max 15.00
EPS PAYMENT FEES		FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction		112.00
File Based Salary Processing		23.83
STATEMENTS		FEE/CHARGE (EMALANGENI)
Posted Statements		FREE
Branch Statement (Printed)		One Free Statement per month then 10.00 per page
Online Statements (Online Banking)		FREE
Cellphone Banking Statements		FREE
POINT OF SALE FEES		FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)		12.50
Debit Card Purchase With Cashback		12.50
POS Withdrawal at Merchant		12.50
Report POS Service Support		105.20
BALANCE ENQUIRY		FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)		FREE
Nedbank ATM Balance Enquiry (Printed)		3.21
Balance Enquiry At Branch (Printed)		6.42
Balance Enquiry Cellphone Banking		FREE
Balance Enquiry Online Banking		FREE
Balance Enquiry MoneyApp		FREE
CREDIT CARD FEES		FEE/CHARGE (EMALANGENI)
Annual Service Fee		218.18
Supplementary Card		100.49
Online Banking Subscription Fee		8.00
Cash Deposit (In-Branch & Nedbank ATM)		FREE
Over The Counter Withdrawal		218.18 + 45.00 Flat Fee
Nedbank ATM Withdrawal		1.55% (Min 8.50)
Other Bank ATM Withdrawal		1.55% (Min 8.50)
International ATM Withdrawal		1.50% (Min 8.50)
Online Banking Payment		15.33
Interaccount Transfer (MoneyApp and Online Banking)		FREE
Interaccount Transfer (Branch)		FREE
Balance Enquiry (Online Banking)		FREE
Nedbank ATM Balance Enquiry (Print)		3.21
Other Bank ATM Balance Enquiry (Print)		3.21
Balance Enquiry At Branch (Print)		6.42
Statement Enquiry Nedbank ATM		3.21
Dishonoured Payment		100.00
Transaction/ Payment Tracing		199.95
Incorrectly Disputed Transaction - Local		201.07
Incorrectly Disputed Transaction - International		201.07
Replacement of Expired Card		FREE
Replacement of Lost Card		100.49
Debit Interest		20.25%
Credit Interest		Max 1.5%
DEBIT CARD FEES		FEE/CHARGE (EMALANGENI)
Block Card - Branch / MoneyApp / Online Banking		FREE
Pin Reset		10.00
Replacement of Expired Card		FREE
Replacement of Lost Card		95.00
Replacement of Lost Personalized Card		99.97
VALUE-ADDED SERVICES		FEE/CHARGE (EMALANGENI)
Electricity		FREE
Up to 50.00		3.50
Up to 1 000.00		6.00
Up to 5 000.00		9.00
Up to 15 000.00		12.00
Airtime and Data		3.21
Bill Payments		15.33
Cellphone SMS Account Access Notification		FREE
Cellphone SMS Payment Notification (All Transactions)		FREE
Transactional SMS Notification		FREE
Third Party SMS Notification		FREE
BUSINESS LOANS		FEE/CHARGE (EMALANGENI)
Monthly Administration Fee		75.00
Initiation Fee		2% (Min 723.75 Max 7 000.00)
Restructure Fee		FREE
Subsequent Restructure Within 12 Months		621.60
PROPERTY FINANCE		FEE/CHARGE (EMALANGENI)
Monthly Administration Fee		75.00
Initiation Fee		2% (Min 723.75 Max 7 000.00)
Restructure Fee		FREE
Subsequent Restructure Within 12 Months		621.60
VEHICLE FINANCE		FEE/CHARGE (EMALANGENI)
Monthly Administration Fee		75.00
Initiation Fee		2% (Max 5 000.00)
Restructure Fee		FREE
Subsequent Restructure Within 12 Months		621.60
OVERDRAFT FACILITIES		FEE/CHARGE (EMALANGENI)
Initiation Fee		2% (Min 648.12 Max 3 000.00)
Overdraft Review Fee		FREE
Subsequent Review Within 12 Months		646.46
OTHER FEES		FEE/CHARGE (EMALANGENI)
Ammortization Fee		FREE
Call Up Letter		19.27
Warning Letter		19.27
Debtor Administration		471.59
Debtor Administration (None/Late Submisison)		896.55
Overdrawn Account Letter Fee		19.27
Repossession Charge		FREE
Full General Report		Prime + 10%
Penalty Interest		422.27
Audit Certificate		FREE
Telephone Charge (Local)		FREE
Telephone Charge (International)		FREE
Bid Bond		187.41
Treasury Bills		0.26% (Max 1 036.00)
SAFE CUSTODY		FEE/CHARGE (EMALANGENI)
Safe Custody Access		120.98
Safe Deposit Size A		175.00
Safe Deposit Size B		210.00
Safe Deposit Size C		350.00
Safe Deposit Size D		415.00
GUARANTEES		FEE/CHARGE (EMALANGENI)
Cash Cover		0.9% per 6 months (Min 342.20, Max 99 999 999)
Amendment		281.50
Non - Cash Cover		0.9% per 6 months (Min 500.00, Max 99 999 999)
Renewal - Cash Cover		0.6% per 6 months (Min 329.00, Max 99 999 999)
Renewal - Non Cash Cover		0.6% per 6 months (Min 600.00, Max 99 999 999)
Not Taken		329.00
FOREIGN CURRENCY ACCOUNTS		FEE/CHARGE (EMALANGENI)
Transfer		172.80

FORWARD EXCHANGE CONTRACTS		FEE/CHARGE (EMALANGENI)
Delivery		FREE
Establishment		345.61
EXCHANGE CONTROL		FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal		545.45
Exchange Control Application Complex		909.09
Exchange Control Application Follow-up		FREE
Attestation of F178		157.68
BILLS (IMPORTS/EXPORTS)		FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)		0.62%
Documentary Collection (Incoming)		0.62%
LETTERS OF CREDIT (EXPORT)		FEE/CHARGE (EMALANGENI)
Establishment		0.78% (Min 345.61) + Flat Fee 166.80
Amendment		315.98
Advising		454.49
Negotiation		0.62%
Cancellation		486.09
Courier Fee		Actual Cost
Transfer Fee		420.41
LETTERS OF CREDIT (IMPORT)		FEE/CHARGE (EMALANGENI)
Establishment		0.78% (Min 345.61) + Flat Fee 166.80
Amendment		313.18
Negotiation		0.62%
Cancellation		486.09
Transfer Fee		420.41
FOREIGN CURRENCY NOTES		FEE/CHARGE (EMALANGENI)
Purchases		7% (Min 130.30, Max 1 755.00)
Sales		7% (Min 130.30, No Max)

Corporate and Business Banking

MONTHLY ACCOUNT FEES		FEE/CHARGE (EMALANGENI)
Savings Account		34.87
Call Account		FREE
Corporate Current Account		181.82 - 2 386.43
Online Banking / MoneyApp Subscription Fee		181.82
Multiple Online Banking Profiles Subscription Fee		181.82
ACCOUNT OPENING AND CLOSING FEES		FEE/CHARGE (EMALANGENI)
Reactivation of Accounts		FREE
Opening of Account		FREE
Closure of Account		FREE
CASH DEPOSITS		FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit		3.08%
Deposit Book (Duplicate)		93.80
Deposit Book (Triplicate)		93.80
ATM Cash Deposit		3.08%
Unbalanced Deposits		84.95
Copy of Deposit Slip		19.27
Proof of Payment (Branch)		19.27
Proof of Account (MoneyApp/Online Banking)		FREE
Proof of Account (Branch)		19.27
WITHDRAWALS		FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal		3.57% + 45.00
POS Cash In-Branch Withdrawal		2.29% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal		1.55% (Min 8.50, No Max)
Other Banks ATM		1.55% (Min 8.50, No Max)
International ATM Withdrawals		1.55% (Min 8.50, No Max)
ATM Declined Transactions - Printing Receipt		3.23
SendMoney ATM Withdrawal		FREE
MOBIMONEY WALLET WITHDRAWALS		FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month		FREE
MobiMoney Wallet Withdrawal - up to 500.00		FREE
MobiMoney Wallet Withdrawal - up to 1 000.00		FREE
MobiMoney Wallet Withdrawal - up to 3 000.00		8.80
MobiMoney Wallet Withdrawal - up to 5 000.00		12.40
MobiMoney Wallet Withdrawal - up to 7 000.00		15.00
MobiMoney Wallet Withdrawal - up to 9 900.00		16.60
WALLET LIMITS		EMALANGENI
Maximum Funds Held in Wallet		25 000.00
Withdrawal Daily Limit		9 900.00
Prepaid Electricity Daily Limit		15 000.00
Prepaid Airtime/Data Daily Limit		15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)		FEE/CHARGE (EMALANGENI)
up to 1 000.00		8.81
up to 3 000.00		15.54
up to 5 000.00		20.72
up to 10 000.00		25.90
up to 15 000.00		31.08
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)		FEE/CHARGE (EMALANGENI)
up to 1 000.00		8.81
up to 3 000.00		15.54
up to 5 000.00		20.72
up to 10 000.00		25.90
up to 15 000.00		31.08
PAYMENTS		FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)		FREE
Eswatini FastPay		18.59
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)		15.33
Local Transfer (Online Banking, MoneyApp and USSD)		15.33
Payment to CMA (Online Banking, MoneyApp)		0.02% (Min 19.17, Max 48.17)
SWIFT Transfer - Outgoing		0.73% (Min 170.94, Max 851.59) + 172.80 Flat Fee
SWIFT Transfer - Incoming		0.73% (Min 90.86, Max 840.92)
RTGS Transfer - Outgoing		0.73% (Min 151.5 Max 810.15)
RTGS Transfer - Incoming		0.73% (Min 90.86, Max 840.92)
Stop Order/Debit Order Initiation		38.33
Stop Order/Debit Order Amendment		FREE
Stop Order/Debit Order Payment		22.58
Stop Order/Debit Order Cancellation		FREE
Unpaid Stop/Debit Order		100.00
Sweeping Instruction Setup - Once Off		38.33
Sweeping Instruction Amendment		FREE
Sweeping Instruction Payment		22.58
Sweeping Instruction Cancellation		FREE
Manual Payment to Nedbank Account at Branch		38.33
Manual Payment to Local Other Bank Account at Branch		111.89
Incorrect Payment Recall Fee		295.36
EPS PAYMENT FEES		FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction		112.00
Manual Salary Processing		23.83
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2026 BANKING FEES

EFFECTIVE 1 JANUARY 2026



CREDIT CARD FEES		FEE/CHARGE (EMALANGENI)
Annual Service Fee		218.18
Supplementary Card		100.69
Online Banking Subscription Fee		8.00
Cash Deposit (Branch and Nedbank ATM)		FREE
Withdrawal (Branch)		2.18% + 45.00 Flat Fee
Nedbank ATM Withdrawal		1.55% (Min 8.50)
Other Bank ATM Withdrawal		1.55% (Min 8.50)
International ATM Withdrawal		1.50% (Min 8.50)
Online Banking Payment		15.33
Interaccount Transfer (MoneyApp/Online Banking)		FREE
Interaccount Transfer (Branch)		FREE
Balance Enquiry (Online Banking)		FREE
Nedbank ATM Balance Enquiry (Print)		3.21
Other Bank ATM Balance Enquiry (Print)		3.21
Balance Enquiry At Branch (Print)		6.42
Statement Enquiry Nedbank ATM		3.21
Dishonoured Payment		100.00
Transaction / Payment Tracing		199.95
Incorrectly Disputed Transaction - Local		201.07
Incorrectly Disputed Transaction - International		201.07
Replacement of Expired Card		FREE
Replacement of Lost Card		100.49
Debit Interest		20.25%
Credit Interest		Max 15.00%
VALUE-ADDED SERVICES		FEE/CHARGE (EMALANGENI)
Electricity		
Up to 50.00		3.50
Up to 1 000.00		6.00
Up to 5 000.00		9.00
Up to 15 000.00		12.00
Airtime and Data		3.21
Bill Payments		15.33
Cellphone SMS Account Access Notification		FREE
Cellphone SMS Payment Notification (All Transactions)		1.00
Transactional SMS Notification		FREE
Third Party SMS Notification		1.00
No Funds Alert SMS Notification		FREE
OVERDRAFT FACILITIES		FEE/CHARGE (EMALANGENI)
Initiation Fee		2.90% (Min 696.71)
Overdraft Review Fee		2.80%
OTHER FEES		FEE/CHARGE (EMALANGENI)
Ammortization Fee		FREE
Call Up Letter		19.27
Warning Letter		19.27
Debtor Administration		471.59
Debtor Administration (None/Late Submisison)		896.55
Overdrawn Account Letter Fee		19.27
Repossession Charge		FREE
Full General Report		208.50
Penalty Interest		Prime + 10%
Audit Certificate		422.27
Telephone Charge (Local)		FREE
Telephone Charge (International)		FREE
Bid Bond		187.41
Treasury Bills		0.26% (Max 1 036.00)

SAFE CUSTODY		FEE/CHARGE (EMALANGENI)
Safe Custody Access		120.98
Safe Deposit Size A		175.00
Safe Deposit Size B		210.00
Safe Deposit Size C		350.00
Safe Deposit Size D		415.00
GUARANTEES		FEE/CHARGE (EMALANGENI)
Cash Cover		0.9% per 6 months (Min 342.20, Max 99 999 999)
Amendment		281.50
Non - Cash Cover		0.9% per 6 months (Min 500.00, Max 99 999 999)
Renewal - Cash Cover		0.6% per 6 months (Min 329.00, Max 99 999 999)
Renewal - Non Cash Cover		0.6% per 6 months (Min 600.00, Max 99 999 999)
Not Taken		329.00
FOREIGN CURRENCY ACCOUNTS		FEE/CHARGE (EMALANGENI)
Transfer		172.80
FORWARD EXCHANGE CONTRACTS		FEE/CHARGE (EMALANGENI)
Delivery		FREE
Establishment		345.61
EXCHANGE CONTROL		FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal		545.45
Exchange Control Application Complex		909.09
Exchange Control Application Follow-up		FREE
Attestation of F178		157.68
BILLS (IMPORTS/EXPORTS)		FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)		0.62%
Documentary Collection (Incoming)		0.62%
LETTERS OF CREDIT (EXPORT)		FEE/CHARGE (EMALANGENI)
Establishment		0.78% (Min 345.61) plus flat Fee 168.80)
Amendment		315.98
Advising		438.70
Negotiation		0.62%
Cancellation		486.09
Courier Fee		Actual Cost
Transfer Fee		420.41
LETTERS OF CREDIT (IMPORT)		FEE/CHARGE (EMALANGENI)
Establishment		0.75% (Min 320.00) plus flat Fee 160.00)
Amendment		315.98
Advising		438.70
Negotiation		0.62%
Cancellation		486.09
Transfer Fee		420.41
FOREIGN CURRENCY NOTES		FEE/CHARGE (EMALANGENI)
Purchases		7% (Min 130.30, Max 1 755.00)
Sales		7% (Min 130.30, No Max)

*NOTE : WITHDRAWALS FROM OTHER BANKS' ATMs/FACILITIES MAY ATTRACT ADDITIONAL CHARGES.

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