

2022 BANKING FEES

EFFECTIVE 1 JANUARY 2022



Personal Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Youth Savings	FREE
Call Account	FREE
Transactor Savings Account	FREE
Transactor Savings Account For TEBA Pensioners	FREE
No Frills Savings Account	FREE
Savings Account for Seasonal Workers	FREE
Savings Plus	15.50
Current Account - PAYU	52.00
Student Current Account	50.00 per year
Young Professionals	100.00
Current Account Bundle	140.00
Current Account Private Banking Bundle	365.00
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Activation of Dormant Account	Free
Opening of Account	Free
Closure of Account	Free
CASH DEPOSITS	FEE/CHARGE (EMALANGENI)
Cash Deposit	FREE
Unbalanced Deposits	Free
Copy of Deposit Slip	115.00
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.36% + 39.52
Nedbank ATM Withdrawal	1.4% (Min 8.32)
Other Banks ATM	1.4%+ 8.32 (Min 8.32)
International ATM Withdrawals	1.4%+ 8.32 (Min 8.32)
ATM Declined Transactions	FREE
POS (Withdrawal)	2.1% + 39.52 (Max 2 500)
Send Money ATM Withdrawal	FREE
Wallet Withdrawal	FREE
First Withdrawal	FREE
Wallet Withdrawal - up to 500.00	4.00
Wallet Withdrawal - up to 1 000.00	8.50
Wallet Withdrawal - up to 3 000.00	12.00
Wallet Withdrawal - up to 5 000.00	14.50
WALLET LIMITS	FEE/CHARGE (EMALANGENI)
Maximum Funds Held in Wallet	25000.00
Withdrawal Daily Limit	5000.00
Prepaid Electricity Daily Limit	15000.00
Prepaid Airtime/Data Daily Limit	15000.00
PAYMENTS	FEE/CHARGE (EMALANGENI)
Send Money Pay to Mobile (internet, app, ussd)	
up to 1 000.00	8.00
up to 3 000.00	14.00
Payment to Wallet (internet, app, ussd)	
up to 1 000.00	8.00
up to 3 000.00	14.00
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
Own Account Transfer (internet, app and ussd)	FREE
Payment to Nedbank Account (internet, app and ussd)	13.00
Local Transfer (internet, app and ussd)	13.00
Payment to RSA (app and ussd)	13.00
Payment to RSA (internet)	30.00
SWIFT Transfer - Outgoing	0.7% (Min 140.00, Max 750.00) + 190 Flat FEE
SWIFT Transfer - Incoming	0.7% (Min 90.00, Max 710.00)
Stop Order/Debit Order Initiation	80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Branch Manual Nedbank Account Payment	31.20
Branch Manual Local Clearing Payment	100.00
Incorrect Payment Recall Fee	260.00
Own Account Transfer	FREE
Funeral Cover Premium Deduction Charge	FREE
Immediate Funeral Cover	Min 15.00, Max 37.50
Extended Funeral cover	Min 10.00, Max 150
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	One Free Statement per month then 20.00 per page, maximum 400.00
Branch Statement (printed)	One Free Statement per month then 20.00 per page, maximum 400.00
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
POS Debit Card Purchases(Local/International)	7.00
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Own bank ATM	FREE
Own bank ATM (Print)	5.00
At Branch (Print)	5.00
Cellphone Banking	FREE
Internet Banking	FREE
MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	175.00
Supplementary Card	90.00
Over The Counter Withdrawal	23.90 plus 2%
Nedbank ATM Withdrawal	4.16 plus 1.2%
Other Bank ATM Withdrawal	10.04 plus 1.2%
International ATM Withdrawal	28.08 plus 1.2%
Balance Inquiry	FREE
ATM Balance (print)	5.00
Dishonoured Payment	100.00
Over Limit	176.80
Tracing	Max 430.00
Incorrectly Disputed Transaction	200.00
Lost / Stolen Fee	78.00
Debit Interest	20.25%
Credit Interest	Max 1.5%
ATM CARD FEES	FEE/CHARGE (EMALANGENI)
In-Branch Block Card	FREE
Pin Replacement	85.00
Card Replacement	85.00
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	5.50
Airtime and Data	2.50
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
PERSONAL LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 670.00)
Restructure Fee	Free
Subsequent Restructure Within 12 Months	535.00
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation	2.7% (Max 25 000.00)
Restructure Fee	Free
Subsequent Restructure Within 12 Months	535.00
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 670.00)
Restructure Fee	Free
Subsequent Restructure Within 12 Months	535.00
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fees	2.7% (Min 670.00)
Overdraft Review Fee	Free
Subsequent Review Within 12 Months	340.00
OTHER FEES	FEE/CHARGE (EMALANGENI)
Amortization Fee	FREE
Call Up Letter	55.00
Warning Letter	52.00
Obtain Code 3rd Party Debtors	100.00
Debtor Administration	384.80
Overdrawn Account Letter Charge	52.00
OTHER FEES	FEE/CHARGE (EMALANGENI)
Repossession Charge	FREE
Penalty Interest	prime + 6
Full Report	200.00
Audit Certificate	360.00
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	460.00
Exchange Control Application Complex	800.00
Exchange Control Application Follow-up	143.00
Attestation of Form	143.00

SME Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Club Savings	FREE
Call Account	FREE
School Current Account	140.00
Current Account - SME	43.00 - 160.00
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Activation of dormant Account	FREE
Opening of Account	FREE
Closure of Account	FREE
DEPOSITS	FEE/CHARGE (EMALANGENI)
Cash Deposit	Zero (0.00 - 30 000) and 1% in excess of 30 000 per day
Copy of Deposit Slip	72.80
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
Own bank ATM Withdrawal	50.00
Other Banks ATM	60.32
International ATM Withdrawals	60.32
Branch Withdrawals (Over The Counter)	3.36% + 39.52
ATM Declined Transactions	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Send Money Pay to Mobile (internet, app, ussd)	
up to 1 000.00	8.00
up to 3 000.00	14.00
Payment to Wallet (internet, app, ussd)	
up to 1 000.00	8.00
up to 3 000.00	14.00
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
Own Account Transfer (internet, app and ussd)	FREE
Payment to Nedbank Account (internet, app and ussd)	13.00
Local Transfer (internet, app and ussd)	13.00
Payment to RSA (app and ussd)	13.00
Payment to RSA (internet)	30.00
SWIFT Transfer - Outgoing	0.7% (Min 140.00, Max 750.00) + 190 Flat FEE
SWIFT Transfer - Incoming	0.7% (Min 90.00, Max 710.00)
Stop Order/Debit Order Initiation	80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Branch Manual Nedbank Account Payment	31.20
Branch Manual Local Clearing Payment	100.00
Incorrect Payment Recall Fee	260.00
Own Account Transfer	FREE
Funeral Cover Premium Deduction Charge	FREE
Immediate Family Funeral Cover	Min 15.00, Max 37.50
Extended Family Funeral Cover	Min 10.00, Max 150
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	One Free Statement per month then 30.00 per page, maximum 400.00
Branch Statement (printed)	One Free Statement per month then 30.00 per page, maximum 400.00
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
POS (Withdrawal)	2.1% + 39.52 (Max 2 500)
POS (Purchase)	25.00
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Own bank ATM	FREE
Own bank ATM (Print)	5.00
At Branch	5.00
Cellphone Banking	FREE
Internet Banking	FREE
MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	182.00
Supplementary Card	90.00
Over The Counter Withdrawal	23.90 plus 2%
Nedbank ATM Withdrawal	4.16 plus 1.2%
Other Bank ATM Withdrawal	10.04 plus 1.2%
International ATM Withdrawal	28.08 plus 1.2%
Balance Inquiry	FREE
ATM Balance (print)	5.00
Dishonoured Payment	100.00
Over Limit	170.00
Tracing	Max 430.00
Incorrectly Disputed Transaction	170.00
Lost / Stolen Fee	75.00
Debit Interest	20.25%
Credit Interest	Max 1.5%
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	5.50
Airtime and Data	2.50
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
ATM CARD FEES	FEE/CHARGE (EMALANGENI)
In-Branch Block Card	FREE
Pin Replacement	85.00
Card Replacement	85.00
BUSINESS LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 670.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	535.00
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation	2.7% (Max 25 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	535.00
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation	2.7% (Min 682.50)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	535.00
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fees	2.7% (Min 624.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	592.80
OTHER FEES	FEE/CHARGE (EMALANGENI)
Amortization Fee	15.00
Call Up Letter	55.00
Warning Letter	52.00
Obtain Code 3rd Party Debtors	100.00
Debtor Administration	384.80
Overdrawn Account Letter Charge	55.00
Repossession Charge	FREE
Full Report	200.00
Penalty Interest	Prime + 10%
Audit Certificate	360.00
GUARANTEES	FEE/CHARGE (EMALANGENI)
Cash Cover	0.9% per 6 months (Min 400.00, Max 9 999 999)
Amendment	270.00
Non - Cash Cover	0.9% per 6 months (Min 600.00, Max 9 999 999)
Renewal - Cash Cover	0.6% per 6 months (Min 300.00, Max 9 999 999)
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 9 999 999)
FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)
Transfer	150.00
FOREIGN EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	80.00
Establishment	250.00
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application (normal)	460.00
Exchange Control Application (complex)	800.00
Attestation of Form	143.00
Exchange Control Applications Follow Up	143.00
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.6% (Min 150.00)
Documentary Collection (Incoming)	0.6% (Min 150.00)

LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.90% (Min 390.00) plus flat Fee 190.00
Amendment	410
Advising	390.00
Negotiation	0.6% (Min 400.00)
MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Call Account	FREE
School Current Account	140.00
Corporate Current Account	160.00 - 2 100.00
DEPOSITS	FEE/CHARGE (EMALANGENI)
Cash Deposit	Min 0.83 - Max 2.7%
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
Branch Withdrawals (Over The Counter)	3.2% + 39.52
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Activation of dormant Account	FREE
Opening of Account	FREE
Closure of Account	FREE
STATEMENTS	FEE/CHARGE (EMALANGENI)
E-mailed Statements	FREE
Posted Statements	One free statement per month. 30 per page. Max 600
Online Statements (Online Banking)	FREE
Copies of Deposit Slips	110.00
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
POS (Withdrawal)	2.1% plus 39.52 (Max 2 500)
POS Debit Card Purchases (Local/International)	25.00
Repeat POS Service Support	100.00
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Own bank ATM	FREE
Own bank ATM (Print)	5.00
At Branch (Print)	5.00
Cellphone Banking	FREE
Internet Banking	FREE
MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	182.00
Supplementary Card	90.00
Over The Counter Withdrawal	23.90 plus 2%
Nedbank ATM Withdrawal	4.16 plus 1.2%
Other Bank ATM Withdrawal	10.04 plus 1.2%
International ATM Withdrawal	28.08 plus 1.2%
Balance Inquiry	FREE
ATM Balance (print)	5.00
Dishonoured Payment	100.00
Over Limit	170.00
Tracing	Max 430.00
Incorrectly Disputed Transaction	170.00
Lost / Stolen Fee	75.00
Debit Interest	20.25%
Credit Interest	Max 1.5%
PAYMENTS	FEE/CHARGE (EMALANGENI)
Payment to Wallet (internet)	
up to 1 000.00	8.00
up to 3 000.00	14.00
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
Own Account Transfer (internet)	FREE
Payment to Nedbank Account (internet)	13.00
Local Transfer (internet)	13.00
Payment to RSA (internet)	30.00
SWIFT Transfer - Outgoing	0.7% (Min 140.00, Max 750.00) + 190 Flat FEE
SWIFT Transfer - Incoming	0.7% (Min 90.00, Max 710.00)
Stop Order/Debit Order Initiation	80.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Execution	20.00
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Branch Manual Nedbank Account Payment	31.20
Branch Manual Local Clearing Payment	100.00
Incorrect Payment Recall Fee	260.00
CPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Payments under 200	13.00
Payments over 200	11.50
Collections under 200	9.50
Collections over 200	8.50
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Cellphone SMS Payment Notification (All Transactions)	FREE
Third Party SMS Notification	FREE
BUSINESS LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 650.00)
Restructure Fee	550.00
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 25 000.00)
Restructure Fee	550.00
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2.7% (Min 682.50)
Restructure Fee	550.00
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fees	2.7% (Min 624.00)
Overdraft Review Fee	1170.00
OTHER FEES	FEE/CHARGE (EMALANGENI)
Amortization Fee	15.60
Call Up Letter	55.00
Warning Letter	52.00
Obtain Code 3rd Party Debtors	92.50
Debtor Administration	370.00
Overdrawn Account Letter Charge	52.00
Repossession Charge	FREE
Full Report	200.00
Penalty Interest	Prime + 10%
Audit Certificate	360.00
GUARANTEES	FEE/CHARGE (EMALANGENI)
Cash Cover	0.9% per 6 months (Min 400.00, Max 9 999 999)
Amendment	270.00
Non - Cash Cover	0.9% per 6 months (Min 600.00, Max 9 999 999)
Renewal - Cash Cover	0.6% per 6 months (Min 300.00, Max 9 999 999)
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 9 999 999)
FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)
Transfer	150.00
FOREIGN EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	80.00
Establishment	250.00
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application (normal)	460.00
Exchange Control Application (complex)	800.00
Attestation of Form	143.00
Exchange Control Applications Follow Up	143.00
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.6% (Min 150.00)
Documentary Collection (Incoming)	0.6% (Min 150.00)
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.90% (Min 390.00) plus flat Fee 190.00
Amendment	410.00
Advising	390.00
Negotiation	0.6% (Min 400.00)

see money differently

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