

2025 BANKING FEES

EFFECTIVE 1 JANUARY 2025



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)	17.50
Savings Account	57.00
Student Current Account	54.80 per year
Current Account - PAYU	57.00
Current Account Bundle	145.00
Current Account Private Clients - PAYU	59.20
Current Account Private Clients - Bundle	370.00
Online Banking / MoneyApp Subscription Fee	FREE
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	18.60
Proof of Payment (Branch)	18.60
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	18.60
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	2.50% + 45.00
POS Cash In-Branch Withdrawal	2.18% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.50% (Min 8.50)
Other Banks ATM	1.50% (Min 8.50)
International ATM Withdrawals	1.50% (Min 8.50)
Other Banks ATM & International (Student)	FREE
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 1 000.00	FREE
MobiMoney Wallet Withdrawal - up to 3 000.00	8.50
MobiMoney Wallet Withdrawal - up to 5 000.00	12.00
MobiMoney Wallet Withdrawal - up to 7 000.00	14.50
MobiMoney Wallet Withdrawal - up to 9 900.00	16.00
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	8.70
up to 3 000.00	15.30
up to 5 000.00	20.80
up to 10 000.00	36.40
up to 15 000.00	45.00
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.70
up to 3 000.00	15.30
up to 5 000.00	20.80
up to 10 000.00	36.40
up to 15 000.00	45.00
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	14.80
Local Transfer (Online Banking, MoneyApp and USSD)	14.80
Payment to RSA (Online Banking, MoneyApp)	0.02% (Min 22.00, Max 50.00)
SWIFT Transfer - Outgoing	0.7% (Min 165.00, Max 822.00) + 166.80 Flat Fee
SWIFT Transfer - Incoming	0.7% (Min 87.70, Max 811.70)
RTGS Transfer - Outgoing	0.7% (Min 145.90 Max 782.00)
RTGS Transfer - Incoming	0.7% (Min 87.70, Max 811.70)
Stop Order/Debit Order Initiation - Once Off	37.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	21.80
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	37.00
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	21.80
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	35.60
Manual Payment to Other Local Bank Account at Branch	108.00
Incorrect Payment Recall Fee	285.10
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 Banking/MoneyApp Statements	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)	3.10
Balance Enquiry At Branch (Printed)	6.20
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry Online Banking	FREE
Balance Enquiry MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	156.40
Supplementary Card	97.00
Online Banking Subscription Fee	FREE
Cash Deposit (Branch and Nedbank ATM)	FREE
In-Branch Withdrawal	2.18% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.50% (Min 8.50)
Other Bank ATM Withdrawal	1.50% (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)	3.10
Other Bank ATM Balance Enquiry (Print)	3.10
Balance Enquiry At Branch (Print)	6.20
Statement Enquiry Nedbank ATM	3.10
Dishonoured Payment	100.00
Over Limit	186.00
Transaction / Payment Tracing	452.36
Incorrectly Disputed Transaction - Local / International	193.90
Replacement of Expired Card	FREE
Replacement of Lost Card	97.00
Debit Interest	20.25%
Credit Interest	Min 0.25% Max 1.5%
DEBIT CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - Branch / MoneyApp / Online Banking	FREE
Pin Reset	FREE
Replacement of Expired Card	FREE
Replacement of Lost Card	91.70
Replacement of Lost Personalized Card	96.50

VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	
30.00 (Min) to 50.00	3.50
51.00 to 1 000.00	6.00
1 001.00 to 5 000.00	9.00
5 001.00 to 15 000.00	12.00
Airtime and Data	3.10
Bill Payments	14.80
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
PERSONAL LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
Initiation Fee	2% (Min 698.60 Max 10 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	563.00
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
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	600.00
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
Initiation Fee	2% (Max 5 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	600.00
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fee	2% (Min 625.60 Max 3 000.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	358.00
OTHER FEES	FEE/CHARGE (EMALANGENI)
Amortization Fee	FREE
Letters (Call up, Warning, Overdrawn Account, Intent, Authority, etc.)	18.60
Repossession Charge	FREE
Penalty Interest	Min Prime + 6%, Max Prime +10%
Full General Report	208.50
Audit Certificate	407.60
Telephone Charge (Local)	35.00
Telephone Charge (International)	100.00
Bid Bond	180.90
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	526.50
Exchange Control Application Complex	877.50
Exchange Control Application Follow-up	FREE
Attestation of F178	152.20
FOREIGN CURRENCY NOTES	FEE/CHARGE (EMALANGENI)
Purchases	7%, Min 130.30 Max 1 645.00
Sales	7%, Min 130.30 No Max

SME Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Club Savings Account	FREE
Call Account	FREE
Savings Account	32.90
Current Account - Schools	159.00
Current Account - SME	182.00
Online Banking / MoneyApp Subscription Fee	93.00
Multiple Online Banking Profiles Subscription Fee	175.50
SME BUNDLE ACCOUNT	FEE/CHARGE (EMALANGENI)
Monthly Fee	249.00
POS Transactions	6 FREE Transactions, Thereafter Charged
POS Purchase Charge	10.00
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	18.60
Proof of Payment	18.60
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	18.60
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.30% + 45.00
POS Cash In-Branch Withdrawal	2.18% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.50% (Min 8.50)
Other Banks ATM	1.50% (Min 8.50)
International ATM Withdrawals	1.50% (Min 8.50)
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 1 000.00	FREE
MobiMoney Wallet Withdrawal - up to 3 000.00	8.50
MobiMoney Wallet Withdrawal - up to 5 000.00	12.00
MobiMoney Wallet Withdrawal - up to 7 000.00	14.50
MobiMoney Wallet Withdrawal - up to 9 900.00	16.00
WALLET LIMITS	FEE/CHARGE (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	8.70
up to 3 000.00	15.30
up to 5 000.00	20.80
up to 10 000.00	36.40
up to 15 000.00	45.00
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.70
up to 3 000.00	15.30
up to 5 000.00	20.80
up to 10 000.00	36.40
up to 15 000.00	45.00
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	14.80
Local Transfer (Online Banking, MoneyApp and USSD)	14.80
Payment to RSA (Online Banking, MoneyApp)	0.02% (Min 22.00, Max 50.00)

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NEDBANK

2025 BANKING FEES

EFFECTIVE 1 JANUARY 2025



SME Banking

PAYMENTS	FEE/CHARGE (EMALANGENI)
SWIFT Transfer - Outgoing	0.7% (Min 165.00, Max 822.00) + 166.80 Flat Fee
SWIFT Transfer - Incoming	0.7% (Min 87.70, Max 811.70)
RTGS Transfer - Outgoing	0.7% (Min 145.90, Max 782.00)
RTGS Transfer - Incoming	0.7% (Min 87.70, Max 811.70)
Stop Order/Debit Order Initiation - Once Off	37.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	21.80
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	37.00
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	21.80
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	35.60
Manual Payment to Other Local Bank Account at Branch	108.00
Incorrect Payment Recall Fee	285.10
Funeral Cover Premium Collection Fee	FREE
Immediate Funeral Cover	Min 15.00, Max 37.50
Extended Funeral Cover	Min 10.00, Max 150.00
EPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction	108.40
File Based Salary Processing	23.00
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	FREE
Branch Statement (Printed)	One Free Statement for current month, then 10.00 per page thereafter
Online Banking/MoneyApp Statements	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
POS Service Support	105.20
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FREE
Nedbank ATM Balance Enquiry (Printed)	3.10
Balance Enquiry At Branch (Printed)	6.20
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry Online Banking	FREE
Balance Enquiry MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	210.60
Supplementary Card	97.00
Online Banking Subscription Fee	16.50
Cash Deposit (In-Branch & Nedbank ATM)	FREE
In-Branch Withdrawal	21.8% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.50% (Min 8.50)
Other Bank ATM Withdrawal	1.50% (Min 8.50)
International ATM Withdrawal	1.50% (Min 8.50)
Online Banking Payment	14.80
Interaccount Transfer (MoneyApp and Online Banking)	FREE
Interaccount Transfer (Branch)	FREE
Balance Enquiry (Online Banking)	FREE
Nedbank ATM Balance Enquiry (Print)	3.10
Other Bank ATM Balance Enquiry (Print)	3.10
Balance Enquiry At Branch (Print)	6.20
Statement Enquiry Nedbank ATM	3.10
Dishonoured Payment	100.00
Over Limit	186.00
Transaction/ Payment Tracing	193.00
Incorrectly Disputed Transaction - Local / International	186.00
Replacement of Expired Card	FREE
Replacement of Lost Card	97.00
Debit Interest	20.25%
Credit Interest	Min 0.25% 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	91.70
Replacement of Lost Personalized Card	96.50
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	
30.00 (Min) to 50.00	3.50
51.00 to 1 000.00	6.00
1 001.00 to 5 000.00	9.00
5 001.00 to 15 000.00	12.00
Airtime and Data	3.10
Bill Payments	14.80
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	72.90
Initiation Fee	2% (Min 698.60 Max 10 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	600.00
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
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	600.00
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
Initiation Fee	2% (Max 5 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	600.00
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fee	2% (Min 625.60 Max 3 000.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	624.00
OTHER FEES	FEE/CHARGE (EMALANGENI)
Amortization Fee	FREE
Letters (Call up, Warning, Overdrawn Account, Intent, Authority, etc.)	18.60
Debtor Administration	455.20
Debtor Administration (None/Late Submission)	865.40
Repossession Charge	FREE
Full General Report	208.50
Penalty Interest	Prime +10
Audit Certificate	407.60
Telephone Charge (Local)	35.00
Telephone Charge (International)	100.00
Bid Bond	180.90
Treasury Bills	0.26% (Max 1 000.00)
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 548.40, 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 521.30, Max 99 999 999)
Not Taken	329.00
FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)
Transfer from Foreign Currency Account to Local Account	166.80
Transfer to other Foreign Currency Accounts Outside Nedbank	0.7% (Min 165.00, Max 822.00) + Flat Fee 166.80

FORWARD EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	FREE
Establishment	333.60
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	526.50
Exchange Control Application Complex	877.50
Exchange Control Application Follow-up	FREE
Attestation of F178	152.20
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.60% (Min 417.00)
Documentary Collection (Incoming)	0.60% (Min 417.00)
LETTERS OF CREDIT (EXPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 333.60) + Flat Fee 166.80
Amendment	305.00
Advising	438.70
Cancellation	469.20
Courier Fee	Actual Cost
Transfer Fee	405.80
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 333.60) + Flat Fee 166.80
Amendment	302.30
Cancellation	469.20
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	33.66
Call Account	FREE
Corporate Current Account	175.50 - 2 303.50
Online Banking / MoneyApp Subscription Fee	175.50
Multiple Online Banking Profiles Subscription Fee	175.50
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	2.97%
ATM Cash Deposit	2.97%
Unbalanced Deposits	82.00
Deposit Book (Duplicate)	93.80
Deposit Book (Triplicate)	93.80
Copy of Deposit Slip	18.60
Proof of Payment (Branch)	18.60
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	18.60
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.45% + 45.00
POS Cash In-Branch Withdrawal	2.29% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.50% (Min 8.50)
Other Banks ATM	1.50% (Min 8.50)
International ATM Withdrawals	1.50% (Min 8.50)
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	4.00
MobiMoney Wallet Withdrawal - up to 1 000.00	8.50
MobiMoney Wallet Withdrawal - up to 3 000.00	12.00
MobiMoney Wallet Withdrawal - up to 5 000.00	14.50
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	8.50
up to 3 000.00	15.00
up to 5 000.00	20.00
up to 10 000.00	25.00
up to 15 000.00	30.00
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.50
up to 3 000.00	15.00
up to 5 000.00	20.00
up to 10 000.00	25.00
up to 15 000.00	30.00
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	14.80
Local Transfer (Online Banking, MoneyApp and USSD)	14.80
Payment to RSA (Online Banking, MoneyApp)	0.02% (Min 22.00, Max 50.00)
SWIFT Transfer - Outgoing	0.7% (Min 165.00, Max 822.00) + 166.80 Flat Fee
SWIFT Transfer - Incoming	0.7% (Min 87.70, Max 811.70)
RTGS Transfer - Outgoing	0.7% (Min 145.90, Max 782.00)
RTGS Transfer - Incoming	0.7% (Min 87.70, Max 811.70)
Stop Order/Debit Order Initiation	37.00
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	21.80
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	37.00
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	21.80
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	35.60
Manual Payment to Local Other Bank Account at Branch	108.00
Incorrect Payment Recall Fee	285.10
EPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction	109.40
File Based Salary Processing	23.00
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
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	FREE
Branch Statements (Printed)	One Free Statement for current month, then 10.00 per page thereafter
Online Banking/MoneyApp Statements	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
POS Service Support	105.20
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FREE
Nedbank ATM Balance Enquiry (Printed)	3.10
Balance Enquiry At Branch (Printed)	6.20
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry Online Banking	FREE
Balance Enquiry MoneyApp	FREE

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NEDBANK

2025 BANKING FEES

EFFECTIVE 1 JANUARY 2025



CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	210.60
Supplementary Card	97.00
Online Banking Subscription Fee	16.50
Cash Deposit (Branch and Nedbank ATM)	FREE
In-Branch Withdrawal	2.18% + 45.00. (Max 2 500.00)
Nedbank ATM Withdrawal	1.50% (Min 8.50)
Other Bank ATM Withdrawal	1.50% (Min 8.50)
International ATM Withdrawal	1.50% (Min 8.50)
Online Banking Payment	14.80
Interaccount Transfer (MoneyApp/Online Banking)	FREE
Interaccount Transfer (Branch)	FREE
Balance Enquiry (Online Banking)	FREE
Nedbank ATM Balance Enquiry (Print)	3.10
Other Bank ATM Balance Enquiry (Print)	3.10
Balance Enquiry At Branch (Print)	6.20
Statement Enquiry Nedbank ATM	3.10
Dishonoured Payment	100.00
Over Limit	186.00
Transaction / Payment Tracing	193.00
Incorrectly Disputed Transaction - Local / International	186.00
Replacement of Expired Card	FREE
Replacement of Lost Card	97.00
Debit Interest	20.25%
Credit Interest	Min 0.25% Max 1.5%
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	
30.00 (Min) to 50.00	3.50
51.00 to 1 000.00	6.00
1 001.00 to 5 000.00	9.00
5 001.00 to 15 000.00	12.00
Airtime and Data	3.10
Bill Payments	14.80
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	72.90
Initiation Fee	290%
Restructure Fee	610.00
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
Initiation Fee	290%
Restructure Fee	610.00
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
Initiation Fee	290%
Restructure Fee	610.00
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fee	2.90% (Min 672.50)
Overdraft Review Fee	2.80%
OTHER FEES	FEE/CHARGE (EMALANGENI)
Amortization Fee	FREE
Letters (Call up, Warning, Overdrawn Account, Intent, Authority, etc.)	18.60

OTHER FEES	FEE/CHARGE (EMALANGENI)
Debtor Administration	455.20
Debtor Administration (None/Late Submission)	865.40
Repossession Charge	FREE
Full General Report	208.50
Penalty Interest	Prime +10
Audit Certificate	407.60
Telephone Charge (Local)	35.00
Telephone Charge (International)	100.00
Bid Bond	180.90
Treasury Bills	0.26% (Max 1 000.00)
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 548.40, 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 521.30, Max 99 999 999)
Not Taken	329.00
FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)
Transfer from Foreign Account to Local Account	166.80
Transfer to other Foreign Currency Accounts outside Nedbank	0.70% (Min 165.00, Max 822.00) + Flat Fee 166.80
FORWARD EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	FREE
Establishment	333.60
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	526.50
Exchange Control Application Complex	877.50
Exchange Control Application Follow-up	FREE
Attestation of F178	152.20
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.60% (Min 417.00)
Documentary Collection (Incoming)	0.60% (Min 417.00)
LETTERS OF CREDIT (EXPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 333.60) + Flat Fee 166.80
Amendment	305.00
Advising	438.70
Cancellation	469.20
Courier Fee	Actual Cost
Transfer Fee	405.80
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 333.60) + Flat Fee 166.80
Amendment	302.30
Cancellation	469.20
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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