2025 BANKING FEES

EFFECTIVE 1 JANUARY 2025



Personal/Retail Banking	
MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Youth Savings Call Account	FREE FREE
Transactor Savings Account Savings Account For TEBA Pensioners	FREE FRFF
Savings Account - No Frills Savings Account - Seasonal Workers	FREE FREE
Savings Plus (Ngeyakaho Account) Savings Account	17.50 57.00
Student Current Account Current Account - PAYU	54.80 per year 57.00
Current Account Bundle Current Account Private Clients - PAYU	145.00 59.20
Current Account Private Clients - Bundle Online Banking / MoneyApp Subscription Fee	370.00 FREE
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Reactivation of Account Opening of Account	FREE FREE
Closure of Account CASH DEPOSITS	FREE FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit	FREE FREE
ATM Cash Deposit Unbalanced Deposits Copy of Deposit Slip	FREE 18.60
Proof of Payment (Branch) Proof of Account (MoneyApp/Online Banking)	18.60 18.60 FREE
Proof of Account (Branch)	18.60
WITHDRAWALS In-Branch Cash Withdrawal	FEE/CHARGE (EMALANGENI) 2.50% + 45.00
POS Cash In-Branch Withdrawal Nedbank ATM Withdrawal	2.18% + 45.00 (Max 2 500.00) 1.50% (Min 8.50)
Other Banks ATM International ATM Withdrawals	1.50% (Min 8.50) 1.50% (Min 8.50)
Other Banks ATM & International (Student) ATM Declined Transactions	FREE FREE
SendMoney ATM Withdrawal MOBIMONEY WALLET WITHDRAWALS	FREE FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month MobiMoney Wallet Withdrawal - up to 1 000.00	FREE FREE
MobiMoney Wallet Withdrawal - up to 3 000.00 MobiMoney Wallet Withdrawal - up to 5 000.00 MobiMoney Wallet Withdrawal - up to 5 000.00	8.50 12.00
MobiMoney Wallet Withdrawal - up to 7 000.00 MobiMoney Wallet Withdrawal - up to 7 000.00 MobiMoney Wallet Withdrawal - up to 9 900.00	14.50 16.00
WALLET LIMITS	EMALANGENI
Maximum Funds Held in Wallet per month Withdrawal Daily Limit	25 000.00 9 900.00
Prepaid Electricity Daily Limit Prepaid Airtime/Data Daily Limit	15 000.00 15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00 up to 3 000.00	8.70 15.30
up to 5 000,00 up to 10 000,00	20.80 36.40
up to 15 000.00 PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	45.00 FEE/CHARGE (EMALANGENI)
up to 1 000.00 up to 3 000.00	8.70 15.30
up to 5 000.00 up to 10 000.00	20.80 36.40
up to 15 000.00 MobiMoney Wallet to Account Transfer	45.00 FREE
PAYMENTS Own Account Transfer (Online Banking, MoneyApp and USSD)	FEE/CHARGE (EMALANGENI) FREE
Payment to Nedbank Account (Online Banking, MoneyApp and USSD) Local Transfer (Online Banking, MoneyApp and USSD)	14.80 14.80
Payment to RSA (Online Banking, MoneyApp) SWIFT Transfer - Outgoing	0.02% (Min 22.00, Max 50.00) 0.7% (Min 165.00, Max 822.00) + 166.80 Flat Fee
SWIFT Transfer - Incoming RTGS Transfer - Outgoing	0.7% (Min 87.70, Max 811.70) 0.7% (Min 145.90 Max 782.00)
RTGS Transfer - Incoming Stop Order/Debit Order Initiation - Once Off	0.7% (Min 87.70, Max 811.70) 37.00
Stop Order/Debit Order Amendment Stop Order/Debit Order Payment	FREE 21.80
Stop Order/Debit Order Cancellation Unpaid Stop/Debit Order	FREE 100.00
Sweeping Instruction Setup - Once Off Sweeping Instruction Amendment	37.00 FREE
Sweeping Instruction Payment Sweeping Instruction Cancellation	21.80 FREE
Manual Payment to Nedbank Account at Branch Manual Payment to Other Local Bank Account at Branch Incorrect Payment Recall Fee	35.60 108.00 285.10
Funeral Cover Premium Collection Fee Immediate Funeral Cover	FREE Min 15.00, Max 37.50
Extended Funeral cover	Min 10.00, Max 150.00
STATEMENTS Posted Statements	FEE/CHARGE (EMALANGENI) FREE
Branch Statements (Printed)	One Free Statement for current month, then 10.00 per page thereafter
Online Banking/MoneyApp Statements Cellphone Banking Statements	FREE FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International) Debit Card Purchase With Cashback	7.20 7.20
POS Withdrawal at Merchant BALANCE ENQUIRY	6.60 FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View) Nedbank ATM Balance Enquiry (Printed)	FREE 3.10
Balance Enquiry A Financh (Printed) Balance Enquiry A Elphone Banking	6.20 FREE
Balance Enquiry Online Banking Balance Enquiry MoneyApp	FREE FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee Supplementary Card	156.40 97.00
Online Banking Subscription Fee Cash Deposit (Branch and Nedbank ATM)	FREE FREE
In-Branch Withdrawal Nedbank ATM Withdrawal	2.18% + 45.00 (Max 2 500.00) 1.50% (Min 8.50)
Other Bank ATM Withdrawal International ATM Withdrawal	1.50% (Min 8.50) 1.50% (Min 8.50)
Interaccount Transfer (MoneyApp and Online Banking) Interaccount Transfer (Branch)	FREE FREE
Balance Enquiry (Online Banking) Nedbank ATM Balance Enquiry (Print)	FREE 3.10
Other Bank ATM Balance Enquiry (Print) Balance Enquiry At Branch (Print) Statement Enquiry Methods ATM	3.10 6.20
Statement Enquiry Nedbank ATM Dishonoured Payment Over Limit	3.10 100.00
Over Limit Transaction / Payment Tracing Incorrectly Disputed Transaction - Local / International	186.00 452.36
Incorrectly Disputed Transaction - Local / International Replacement of Expired Card Replacement of Lost Card	193.90 FREE 97.00
Replacement of Lost Card Debit Interest Credit Interest	20.25% Min 0.25% Max 1.5%
DEBIT CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - Branch / MoneyApp / Online Banking Pin Reset	FREE FREE
Replacement of Expired Card Replacement of Lost Card	FREE 91.70
Replacement of Lost Personalized Card	96.50

FEE/CHARGE (EMALANGENI)
3.50
6.00
9.00
12.00
3.10
14.80
FREE
FREE
FREE
FREE
FEE/CHARGE (EMALANGENI)
72.90
2% (Min 698.60 Max 10 000.00)
FREE
563.00
FEE/CHARGE (EMALANGENI)
72.90
2% (Max 8 000.00 for loans up to E 2 000 000.0
Max E 16 000.00 for loans above E 2 000 000.00
FREE
600.00
FEE/CHARGE (EMALANGENI)
72.90
2% (Max 5 000.00)
FREE
600.00
FEE/CHARGE (EMALANGENI)
2% (Min 625.60 Max 3 000.00)
FREE
358.00
FEE/CHARGE (EMALANGENI)
FREE
18.60
FREE
Min Prime + 6%, Max Prime +10%
208.50
407.60
35.00
100.00
180.90
FEE/CHARGE (EMALANGENI)
120.98
175.00
210.00
350.00
415.00
FEE/CHARGE (EMALANGENI)
526.50
877.50
FREE
152.20
FEE/CHARGE (EMALANGENI)
7%, Min 130.30 Max 1 645.00
7%, Min 130.30 No Max

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 Multiple Online Banking Profiles Subscription Fee	93.00 175.50
SME BUNDLE ACCOUNT	FEE/CHARGE (EMALANGENI)
	, ,
Monthly Fee	249.00
POS Transactions POS Purchase Charge	6 FREE Transactions, Thereafter Charged 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 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) Copy of Deposit Slip	93.80 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 MobiMoney Wallet Withdrawal - up to 5 000.00	8.50 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 Withdrawal Daily Limit	25 000.00 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
up to 15 000.00 MobiMoney Wallet to Account Transfer	FREE
up to 15 000.00	



FREE 14.80 14.80 0.02% (Min 22.00, Max 50.00)

2025 BANKING FEES

EFFECTIVE 1 JANUARY 2025



PAYMENTS	FEE/CHARGE (EMALANGENI)
SWIFT Transfer - Outgoing	0.7% (Min 165.00, Max 822.00) + 166.80 Flat Fee
SWIFT Transfer - Incoming RTGS Transfer - Outgoing	0.7% (Min 87.70, Max 811.70) 0.7% (Min 145.90 Max 782.00)
RTGS Transfer - Incoming Stop Order/Debit Order Initiation - Once Off	0.7% (Min 87.70, Max 811.70) 37.00
Stop Order/Debit Order Amendment Stop Order/Debit Order Payment	FREE 21.80
Stop Order/Debit Order Cancellation Jnpaid Stop/Debit Order	FREE 100.00
Sweeping Instruction Setup - Once Off Sweeping Instruction Amendment	37.00 FREE
Sweeping Instruction Payment Sweeping Instruction Cancellation	21.80 FREE
Manual Payment to Nedbank Account at Branch Manual Payment to Other Local Bank Account at Branch	35.60 108.00
ncorrect Payment Recall Fee Funeral Cover Premium Collection Fee	285.10 FREE
mmediate Funeral Cover Extended Funeral Cover	Min 15.00, Max 37.50 Min 10.00, Max 150.00
PS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction File Based Salary Processing	108.40 23.00
TATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements Branch Statement (Printed)	FREE One Free Statement for current month, then 10.00
Online Banking/MoneyApp Statements	per page thereafter FREE
Cellphone Banking Statements	FREE
OINT OF SALE FEES ebit Card Purchase (Local/International)	FEE/CHARGE (EMALANGENI) 12.50
ebit Card Purchase With Cashback OS Withdrawal at Merchant	12.50 12.50
OS Service Support	105.20
ALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
edbank ATM Balance Enquiry (View) edbank ATM Balance Enquiry (Printed)	FREE 3.10
alance Enquiry At Branch (Printed) alance Enquiry Cellphone Banking	6.20 FREE
alance Enquiry Online Banking alance Enquiry MoneyApp	FREE FREE
REDIT CARD FEES	FEE/CHARGE (EMALANGENI)
nnual Service Fee upplementary Card	210.60 97.00
nline Banking Subscription Fee ash Deposit (In-Branch & Nedbank ATM)	16.50 FREE
n-Branch Withdrawal ledbank ATM Withdrawal	2.18% + 45.00 (Max 2 500.00) 1.50% (Min 8.50)
ther Bank ATM Withdrawal thernational ATM Withdrawal	1.50% (Min 8.50) 1.50% (Min 8.50)
nline Banking Payment	14.80
nteraccount Transfer (MoneyApp and Online Banking) nteraccount Transfer (Branch)	FREE FREE
alance Enquiry (Online Banking) ledbank ATM Balance Enquiry (Print)	3.10
ther Bank ATM Balance Enquiry (Print) alance Enquiry At Branch (Print)	3.10 6.20
tatement Enquiry Nedbank ATM ishonoured Payment	3.10 100.00
ver Limit	186.00
ransaction/ Payment Tracing ncorrectly Disputed Transaction - Local / International	193.00 186.00
leplacement of Expired Card leplacement of Lost Card	97.00
Debit Interest Credit Interest	20.25% Min 0.25% Max 1.5%
DEBIT CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - Branch / MoneyApp / Online Banking Pin Reset	FREE 10.00
Replacement of Expired Card Replacement of Lost Card	FREE 91.70
Replacement of Lost Personalized Card	96.50
/ALUE-ADDED SERVICES Electricity	FEE/CHARGE (EMALANGENI)
30.00 (Min) to 50.00 51.00 to 1 000.00	3.50 6.00
001.00 to 5 000.00	9.00
001.00 to 15 000.00 irtime and Data	12.00 3.10
till Payments Cellphone SMS Account Access Notification	14.80 FREE
ellphone SMS Payment Notification (All Transactions) ransactional SMS Notification	FREE FREE
hird Party SMS Notification USINESS LOANS	FREE FEE/CHARGE (EMALANGENI)
Ionthly Administration Fee	72.90
oitiation Fee estructure Fee	2% (Min 698.60 Max 10 000.00) FREE
ubsequent Restructure Within 12 Months	600.00
ROPERTY FINANCE Ionthly Administration Fee	FEE/CHARGE (EMALANGENI) 72.90
nitiation Fee	2% (Max 8 000.00 for loans up to E 2 000 000.0 Max E 16 000.00 for loans above E 2 000 000.00
indation ree testructure Fee ubsequent Restructure Within 12 Months	FREE 600.00
EHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Ionthly Administration Fee	72.90
itiation Fee estructure Fee	2% (Max 5 000.00) FREE
ubsequent Restructure Within 12 Months	600.00 FEE/CHARGE (EMALANGENI)
VERDRAFT FACILITIES itiation Fee	2% (Min 625.60 Max 3 000.00)
verdraft Review Fee ubsequent Review Within 12 Months	FREE 624.00
THER FEES	FEE/CHARGE (EMALANGENI)
mmortization Fee etters (Call up, Warning, Overdrawn Account, Intent, Authority, etc,.)	FREE 18.60
ebtor Administration ebtor Administration (None/Late Submission)	455.20 865.40
epossession Charge all General Report	FREE 208.50
enalty Interest	Prime +10
udit Certificate elephone Charge (Local)	407.60 35.00
elephone Charge (International) id Bond	100.00 180.90
reasury Bills	0.26% (Max 1 000.00)
AFE CUSTODY afe Custody Access	FEE/CHARGE (EMALANGENI) 120.98
afe Deposit Size A	175.00 210.00
afe Deposit Size B afe Deposit Size C	350.00
afe Deposit Size D UARANTEES	415.00 FEE/CHARGE (EMALANGENI)
ash Cover	0.9% per 6 months (Min 342.20, Max 99 999 999)
mendment Ion - Cash Cover	281.50 0.9% per 6 months (Min 548.40, Max 99 999 999
enewal - Cash Cover denewal - Non Cash Cover	0.6% per 6 months (Min 329.00, Max 99 999 999 0.6% per 6 months (Min 521.30, Max 99 999 999
ot Taken	329.00
OREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)

DRWARD 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

	Banking
MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Savings Account	33.66
Call Account	FREE
Corporate Current Account Online Banking / MoneyApp Subscription Fee	175.50 - 2 303.50 175.50
Multiple Online Banking Profiles Subscription Fee	175.50
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Reactivation of Accounts Opening of Account	FREE FREE
Closure of Account	FREE
CASH DEPOSITS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit ATM Cash Deposit	2.97% 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) Proof of Account (MoneyApp/Online Banking)	18.60 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 SendMoney ATM Withdrawal	FREE 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 Prepaid Airtime/Data Daily Limit	15 000.00 15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.50
up to 3 000.00 up to 5 000.00	15.00 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 up to 10 000.00	20.00 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 SWIFT Transfer - Incoming	0.7% (Min 165.00, Max 822.00) + 166.80 Fla 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 21.80
Stop Order/Debit Order Payment Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	37.00
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment Sweeping Instruction Cancellation	21.80 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	
Payments under 200 Payments over 200	13.00 11.50
Collections under 200	9.50
Collections over 200	8.50
STATEMENTS	FEE/CHARGE (EMALANGENI)
	FREE
Postad Statements	
	One Free Statement for current month, then
	One Free Statement for current month, then per page thereafter
Posted Statements Branch Statements (Printed) Online Banking/MoneyApp Statements	per page thereafter FREE
Branch Statements (Printed)	per page thereafter

Online Banking/MoneyApp Statements
Cellphone Banking Statements
POINT OF SALE FEES

Debit Card Purchase (Local/International)
Debit Card Purchase With Cashback
POS Withdrawal at Merchant
POS Service Support
BALANCE ENQUIRY

BALANCE ENQUIRY

Nedbank ATM Balance Enquiry (View)

Nedbank ATM Balance Enquiry (Printed)

Balance Enquiry At Branch (Printed)

Balance Enquiry Cellphone Banking

Balance Enquiry Online Banking

Balance Enquiry MoneyApp

FEE/CHARGE (EMALANGENI)

FEE/CHARGE (EMALANGENI)

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 Enguiry 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	2.90%
Restructure Fee	610.00
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
	· · · · · · · · · · · · · · · · · · ·
Monthly Administration Fee	72.90
Initiation Fee	2.90%
Restructure Fee	610.00
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	72.90
Initiation Fee	2.90%
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)
	. ELIOTATIOE (EWALATIOETT)
Ammortization Fee	FREE

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 A	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 99
Renewal - Cash Cover	0.6% per 6 months (Min 329.00, Max 99 999 99
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 166.8
FORWARD EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	FRFF
Establishment	333.60
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	526.50
Exchange Control Application Complex	877.50
Exchange Control Application Complex 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
	10000
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)
FOREIGN CURRENCT NOTES	
Purchases	7%, Min 130.30 Max 1 755.00

 ${\tt *NOTE: WITHDRAWALS\,FROM\,OTHER\,BANKS'\,ATMs/FACILITIES\,MAY\,ATTRACT\,ADDITIONAL\,CHARGES.}$

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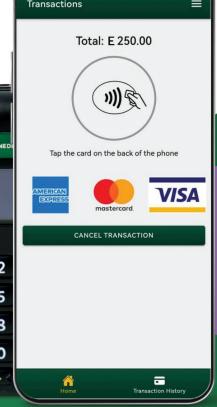
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