

Great-value banking

Fees effective 1 January 2011

Your toolkit to help you get the
most for your money



MAKE THINGS HAPPEN

NEDBANK



THERE'S AN ACCOUNT FOR YOU

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NEDBANK

Ltd Reg No 1951/000009/06

A Member of the **OLD MUTUAL** Group

Nedbank is an authorised financial services provider.



This information replaces any information in previously distributed brochures that may still be in circulation.

* E&OE (errors and omissions excepted).

Great-value banking

At Nedbank we provide great-value banking and have products to suit your needs. Whether you're starting out and looking for an entry level pay-as-you-use account or you want a bundled account at one fixed fee a month, we have the right account for you and the tools to help you choose it.



What is great-value banking?

Our commitment to great-value banking is based on the principles of affordability, simplicity and transparency.

This means that, while our fees offer you great value, we don't try to baffle you with a complicated fee structure and that we actively promote education and provide you with the tools to help you make informed financial decisions.

Use our tools to help you get even more value

It's important these days to be smart about your finances to make your money go further. Use our tools to choose, shape and manage your bank account to get maximum value for your money. Because, together, we can find the right account for you at the right price.

Choose the right account for you

Bank Fees Calculator

When was the last time you checked if your account was still right for you? Use our Bank Fees Calculator to help you choose the account that best suits your banking behaviour.

- Narrow down your search to a handful of relevant products. Some of our products offer a host of free transactions for a fixed monthly fee, while others offer a pay-as-you-use fee structure.
- Capture the volume and value of transactions according to your banking behaviour to work out your bank fees.
- Compare our bank fees with those of our competitors.
- Analyse and compare the monthly fees related to our products, based on your own transactional profile.

Go to www.nedbank.co.za/bfc or ask us to help you find the right account for you by calling our Nedbank Call Centre on 0860 555 111 or by visiting your nearest Nedbank branch.

Managing your money made easy

Overdraft facility

Be ready for the unexpected and apply for an overdraft facility.

- It's a flexible, cost-effective, short-term borrowing facility.
- It's an affordable way to help you manage unforeseen expenses.

Apply by calling 0860 NEDBANK (633 2265) or take your identity document, proof of residential address and proof of income to your nearest Nedbank branch.

eNote

Stay on top of your finances with eNotes. You get:

- Unlimited SMSs notifying you of activity on your account.
- Low-balance warnings and more.

Sign up by calling 0860 555 111, go to www.nedbank.co.za/enote or go to your nearest Nedbank branch.

eStatements

No waiting. No wasting. Reduce your carbon footprint and sign up for eStatements.

- We'll email your current account statements straight to your inbox.
- Plus we'll donate 25c to The Green Trust Climate Change Programme on your behalf for every eStatement sent.

Call 0860 555 111, visit www.nedbank.co.za/estatemnts or go to your nearest Nedbank branch.

Personal Money Manager

Nedbank's **free** Personal Money Manager software, valued at R499, helps you:

- keep your account and your finances in tip-top shape;
- plan your finances and budget more accurately; and
- pay off your debt more quickly and map your financial future.

Download it here: www.nedbank.co.za/pmm.

Bank on the go

Choose self-service banking to bank anywhere, any time and save yourself time and money.

Sign up

To get started you will need a Self-service banking profile. Visit your nearest Nedbank branch or call a self-service banking consultant on 0860 115 060 for access.

Start using self-service banking

- **Internet banking:** The complete cost-effective solution to banking from home, work or even in bed.
- **Telephone banking:** Automated, self-service telephone banking is available to you 24 hours a day by calling 0860 331 133. Agent-assisted banking is available during office hours.
- **Self-service terminals (SSTs):** Our Nedbank SSTs are usually located next to ATMs at our branches and facilitate a wide range of banking transactions, but do not accept deposits or dispense cash.
- **Cellphone banking*:** Choose between SMS and WAP banking for access to day-to-day banking from your phone. For SMS banking dial *120*001#, once you have your PIN and profile, and press 'Send'. Then simply follow the prompts.

* Please note: Standard network rates apply. For details on WAP banking, visit our website at www.nedbank.co.za.

Airtime topup

- **Top up your airtime:** Top up on the go, no matter which network you're on. You can top up on your phone using SMS banking (dial *120*001#), on the internet or at any Nedbank ATM.

M-PESA

- Send money via your cellphone through Vodacom M-PESA: The fast, safe and easy way to send money via your cellphone.
- Register and open an M-PESA account at any Nedbank branch or Vodacom-approved outlet.
- Deposit money into an M-PESA account at any Nedbank branch or Vodacom-approved outlet.
- Use the M-PESA menu on your cellphone, to send money.
- You can send money to anyone with a cellphone, on any network, and the person to whom the money is being sent can withdraw his/her cash at any Nedbank ATM, Nedbank branch or Vodacom M-PESA approved outlet.

Enjoy the rewards

Nedbank Greenbacks

Sign up for Nedbank Greenbacks and get rewarded for using your Nedbank cheque or credit card.

- Earn Greenbacks on all your eligible card spend, which you can redeem for a variety of exciting rewards.
- Choose from free flights with one of our flight partners, weekends away, shopping vouchers, car rental, donations to charity, investment in unit trusts and a whole lot more.

Sign up for Nedbank Greenbacks by calling 0860 555 111 or visiting your nearest Nedbank branch.

Nedbank affinities

Why not reward others by choosing an affinity card linked to the affinity of your choice?

- Each time you use a Nedbank affinity-linked product, a donation is made on your behalf to a cause you care about – at no cost to you.
- Choose from the Nedbank Children's Affinity, the Nedbank Green Affinity, the Nedbank Sport Affinity and the Nedbank Arts Affinity.

Call us on 0860 555 111 or go to your nearest Nedbank branch.



It's easy to adjust or add functionality to your account to suit your requirements.

Benefit from our service promises

Keep us on our toes by expecting delivery on our service promise to you.

Hassle-free switching

We'll make switching bank accounts easy and hassle-free.

- We'll transfer your debit orders, your beneficiaries and your salary credit to your Nedbank account for you.
- Switching accounts is quick and convenient.
- Call our Hassle-free Service on 0860 NEDBANK (633 2265) and experience easy, effortless switching, at no cost to you.

AskOnce

We're putting our money where our mouth is.

- If you feel that we have not lived up to our promise(s), call 0860 ASKONCE (275 6623) and we will resolve your query.
- PLUS we'll donate R50 to a Nedbank-approved charity.

World-class service

We are committed to providing you with world-class service and have introduced a world-class service programme that aims to deliver beyond all expectations. While we are proud of our many innovative initiatives and the continuing hard work of our staff, what makes us even more proud is when the impact is felt directly by you.

Bank smarter

Don't spend more than you have to on bank charges. Here are a few tips on managing your bank account more cost-effectively.

- Make sure you have chosen the right account to suit your banking behaviour.
- Pay for goods with your debit or cheque card and avoid the cost and risk of withdrawing cash.
- If you have to draw cash:
 - draw one larger amount less often, as this will save the cost of numerous withdrawal fees;
 - use Nedbank ATMs to save you time and money rather than drawing inside a branch;
 - avoid using the ATMs of other banks, which charge a Saswitch convenience fee; and
 - withdraw cash at any participating retailer tillpoints such as Pick n Pay or wherever you see the Nedbank mini-ATM sign.
- Receive payments electronically – you'll avoid the cost of depositing cash, as all electronic and cheque payments into your account are free.
- Register for self-service banking and avoid the cost of going into the branch. Bank via a range of convenient channels – SSTs at branches, a telephone, a cellphone and the internet. This will allow you to:
 - make balance and statement enquiries for free; and
 - transfer funds between your accounts and pay bills at a much lower cost than paying by cash or writing out a cheque.
- Apply for a higher overdraft limit if your current limit is insufficient.
- If you do not require your whole overdraft limit, ask your banker to reduce it and you will pay a lower facility fee.
- Keep a good credit record by always making your payments on time.
- Avoid unnecessary rejection or dishonouring fees by staying within your credit balance or overdraft limit.

Transactional account
Basic banking

MZANSI ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- Safe alternative to carrying cash.
- Affordable bank account that provides instant access to your money.
- The freedom to pay only for what you use.
- Earn interest on money in your account.

Transactional account that allows you to save.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	R2,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First free per month, then R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R12,00.
Nedbank ATM	R4,80.
Another bank's ATM	R2,00 plus R4,80.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R13,00.
Electronic interaccount transfer ²	R2,00.
Electronic account payment ²	R3,00.
Stop order	R3,00.
Debit order – internal	R2,00.
Debit order – external	R3,00.
Visa Electron/Maestro debit card purchase	R2,25.

TRANSACTION	FEE AMOUNT
BALANCE ENQUIRIES	
Over the counter	First free per month, then R1,20.
Nedbank ATM	R1,20.
Another bank's ATM	R1,20.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R2,60.
Nedbank ATM	First free per month, then R3,00.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Transactions in excess of monthly limit	Free.
Dishonoured payment	First free per month, then R10,00 per item.
Stop-payment instruction	R13,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account
Basic banking

TRANSACTOR PLUS ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- Flexible, pay-as-you-use transactional account.
- Simple and affordable solution to manage your money.
- Easy-to-understand charges.
- Complete control over your finances.
- Build a secure financial future and establish your credit history.

Flexible transactional account that's affordable.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	R9,00.
Self-service banking subscription ¹	R10,00.
eNote (SMS notification)	R7,00.
DEPOSITS	
Cash (over the counter/Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R13,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R2,00 plus R1,00 per R100 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R25,00.
Electronic interaccount transfer ²	R3,65.
Electronic account payment ²	R4,80.
Stop order	R6,50.
Debit order – internal	R3,25.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Debit order – external	R5,50.
Visa Electron/Maestro debit card purchase	R2,25.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	R1,20.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R6,60.
Nedbank ATM	First free per month, then R3,60.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	R28,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Telephone Banking: Agent-assisted and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account
Basic banking

SAVINGS DEPOSIT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- Available to clients 19 years and older.
- A secure method of saving funds at market-related rates.
- Immediate access to funds.
- Interest is paid on all balances.

Perfect for
saving and
flexibility.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT BALANCES OF R5 000 OR MORE
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R25,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order	R12,00.
Debit order – internal	R5,50.

TRANSACTION	FEE AMOUNT BALANCES OF R5 000 OR MORE
ACCOUNT PAYMENTS AND PURCHASES	
Debit order – external	R11,50.
Visa Electron/Maestro debit card purchase	R2,25.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R60,00, then R80,00 per item, within a 12-month cycle.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

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- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account

Bundled account

SAVVY ELECTRONIC ACCOUNT



BUNDLED ACCOUNT

- For those who prefer to use the internet, the phone, ATMs and self-service terminals.
- A complete range of current account features.
- Because it's paperless, it's kinder to the environment.
- Bank anywhere for one fixed fee a month.
- Linked to our Green Affinity Programme – at no extra cost to you.



FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	Free.
MONTHLY FEES	
Monthly maintenance	R75,00.
Overdraft facility	R6,00 for limits from R1 to R5 000. R12,00 for limits from R5 001 to R10 000. R18,00 for limits above R10 000.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R13,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R33,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	First four per month free, then R3,50 plus R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R13,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 A R10,00 premium is levied for branch and paper-based transactions, with a portion contributed to The Green Trust.
- 4 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R31,00.
Bank's own cheque	R50,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchase	Free.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R10,00.
Nedbank ATM	Free.
Another bank's ATM	R4,00.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ⁴	R35,00.

Transactional account

Bundled account

EVERYDAY CURRENT ACCOUNT



BUNDLED ACCOUNT

- Value-for-money current account.
- Puts you in control of your money, allowing you to budget and plan your finances with simplified bank charges.
- Get a R30 rebate every month when you have your Nedbank home loan and Nedbank credit card debit orders paid from your Everyday Current Account.



FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	Free.
MONTHLY FEES	
Monthly maintenance	R100,00.
With a Nedbank credit card and home loan debit order paid from the account (paid as a rebate)	R70,00.
Overdraft facility	R6,00 for limits from R1 to R5 000. R12,00 for limits from R5 001 to R10 000. R18,00 for limits above R10 000.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	First free per month, thereafter R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	First four per month free, then R3,50 plus R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 The rebate is based on a debit order going off for both your Nedbank home loan and Nedbank credit card with debit balances.
- 4 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R18,00.
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchase	Free.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R4,00.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment fee ⁴	R35,00.

Transactional account
Pay as you use

N-5000 CURRENT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- Both a transactional account and savings account.
- Get immediate access to savings.
- Start earning interest from R5 000.
- Save on bank fees for all transactions over R500 while you have R20 000 or more in the account.



FEE STRUCTURE

TRANSACTION	FEE AMOUNT BALANCES OF R20 000 OR MORE AND TRANSACTIONS OF R500 OR MORE
ANNUAL SERVICE FEES	
Classic cheque card	R139,00.
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,75 plus R0,58 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	Free.
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	Free.

TRANSACTION	FEE AMOUNT BALANCES OF R20 000 OR MORE AND TRANSACTIONS OF R500 OR MORE
ACCOUNT PAYMENTS AND PURCHASES	
Electronic account payment ²	Free.
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchase	Free.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – statement up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Telephone Banking: Agent-assisted and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account
Pay as you use

NEDBANK CURRENT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- Full-featured cost-effective pay-as-you-use account.
- Offers flexibility to bank the way you want.
- Pay only for the transactions you make.

Pay only
for what
you use.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R139,00.
MONTHLY FEES	
Monthly maintenance	R13,00.
Overdraft facility	R6,00 for limits from R1 to R5 000. R12,00 for limits from R5 001 to R10 000. R18,00 for limits above R10 000.
Self-service banking subscription ¹	R15,00.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R3,50 plus R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R12,00 for values from R1 to R499. R21,00 for values from R500 to R1 499. R31,00 for values above R1 500.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	R3,65.
Electronic account payment ²	R7,25.
Stop order	R12,00.
Debit order – internal	R5,50.
Debit order – external	R11,50.
Cheque card purchase	R3,65.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	R1,20.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	First free per month, then 3,60.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Telephone Banking: Agent-assisted and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account

Youth, student and young adult

DEZIGN STUDENT CURRENT ACCOUNT



BUNDLED ACCOUNT

- For fulltime students between the ages of 16 and 26 years.
- Makes managing your own money easy.
- Get a whole range of transactions for one small monthly fee.
- Cost-effective and convenient banking.
- Free and unlimited access to all self-service banking channels.
- Start building your credit record for the future.

Convenient and cost-effective account.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	R15,50.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100. or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchase	Free.

TRANSACTION	FEE AMOUNT
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R4,00.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- ¹ Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking; Self-service and Telephone Banking; Agent-assisted.
- ² Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking; Self-service.
- ³ Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account

Youth, student and young adult

DEZIGN BANKING CURRENT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- For young adults between the ages of 18 and 24 years.
- Full transactional capability and all the features and benefits that will add value to your banking.
- Only pay for what you use.
- Great platform to build a credit history based on how you manage your account.



FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R100,00.
MONTHLY FEES	
Monthly maintenance	Free.
Overdraft facility	R6,00 for limits from R1 to R5 000. R12,00 for limits from R5 001 to R10 000. R18,00 for limits above R10 000.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100. or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R3,50 plus R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R12,00 for values from R1 to R499. R21,00 for values from R500 to R1 499. R31,00 for values above R1 500.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	R3,65.
Electronic account payment ²	R4,80.
Stop order	R10,00.
Debit order – internal	R5,50.
Debit order – external	R8,00.
Cheque card purchase	R 3,65.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	R1,20.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	First free per month, then R3,60.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account

Youth, student and young adult

DEZIGN SAVE ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- A savings account for individuals from 18 to 24 years of age.
- Get market-related interest rates and transactional ability.
- Allows for easy and immediate access to cash.



FEE STRUCTURE

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	R7,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R10,00.
Electronic interaccount transfer ²	R3,65.
Electronic account payment ²	R4,80.
Stop order	R6,00.
Debit order – internal	R3,25.
Debit order – external	R6,00.
Visa Electron/Maestro debit card purchase	R2,25.

TRANSACTION	FEE AMOUNT
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,00.
Nedbank ATM	First free per month, then R3,60.
Nedbank self-service banking terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R60,00, then R80,00 per item, within a 12-month cycle.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account

Youth, student and young adult

NEDSAVE ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- A savings account for clients aged 18 years or younger.
- Perfect to save pocket money, monetary gifts from friends and family, or earnings from a part-time job.
- The first step towards financial responsibility and independence.

FREE
electronic
account
payments.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First R100 free, then R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	First R100 free, then R1,15 per R100 or part thereof.
Nedbank ATM	First two per month free, then R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R10,00.
Electronic interaccount transfer ²	R3,65.
Electronic account payment ²	R4,80.
Stop order	R6,00.
Debit order – internal	R3,25.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Debit order – external	R6,00.
Visa Electron/Maestro debit card purchase	R2,25.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,00.
Nedbank ATM	First free per month, then R3,60.
Self-service banking terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R60,00, then R80,00 per item, within a 12-month cycle.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Transactional account

Clients 55 and over

OPTIMUM CURRENT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- For clients between 55 and 69 years of age.
- Pay-as-you-use account.
- Get a host of free transactions while you maintain a balance of R10 000 or more in a Nedbank fixed-deposit, notice deposit or JustSave Account.

Transactional account that allows you to save.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R139,00.
MONTHLY FEES	
Monthly maintenance	Free.
Overdraft facility	R6,00 for limits from R1 to R5 000. R12,00 for limits from R5 001 to R10 000. R18,00 for limits above R10 000.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,75 plus R0,58 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	First four per month free, then R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	Free.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchase	Free.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Transactional account

Clients 55 and over

OPTIMUM SAVINGS DEPOSIT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- Exclusively available to individuals from 55 to 70 years of age.
- You need to have at least R10 000 invested in a Nedbank fixed-deposit or notice deposit account (including the JustSave Account and excluding any deposits made with Nedgroup Investments).
- No monthly maintenance fee.

No
monthly
maintenance
fee.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
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MONTHLY FEES

Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
eNote (SMS notification)	R12,00.

DEPOSITS

Cash (over the counter/at Nedbank ATM)	First per month free, then R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.

CASH WITHDRAWALS

Over the counter	First four per month free, then R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.

ACCOUNT PAYMENTS AND PURCHASES

Bank's own cheque	Free.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order	Free.
Debit order – internal	Free.

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
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ACCOUNT PAYMENTS AND PURCHASES

Debit order – external	Free.
Visa Electron/Maestro debit card purchase	R2,25.

BALANCE ENQUIRIES

Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.

TRANSACTION LISTS

Over the counter	R8,00.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60
Internet banking – transaction list up to five years	Free.

OTHER FEES

Dishonoured payment	First three items at R60,00, then R80,00 per item, within a 12-month cycle.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
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Transactional account

Clients 70 and over

PRIME CLUB CURRENT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- For clients who are 70 years and over.
- Get a host of free transactions while you maintain a balance of R10 000 or more in a Nedbank fixed-deposit, notice deposit or JustSave Account.

Free transactions and extra benefits.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R139,00.
MONTHLY FEES	
Monthly maintenance	Free.
Overdraft facility	R6,00 for limits from R1 to R5 000. R12,00 for limits from R5 001 to R10 000. R18,00 for limits above R10 000.
Self-service banking subscription ¹	Free.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R1,75 plus R0,58 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	First four per month free, then R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	Free.
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchase	Free.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Transactional account

Clients 70 and over

PRIME CLUB SAVINGS ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- For clients who are 70 years and over.
- You need to have at least R10 000 invested in a Nedbank fixed-deposit or notice deposit account (including the JustSave Account and excluding any deposits made with Nedgroup Investments).
- No monthly maintenance fee.

Free
ATM
withdrawals.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	First per month free, then R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	First four per month free, then R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R2,25.
Tillpoint – cash with purchase	R4,50.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	Free.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.

TRANSACTION	FEE AMOUNT BALANCES OF R10 000 OR MORE IN A NEDBANK FIXED-DEPOSIT, NOTICE DEPOSIT OR JUSTSAVE ACCOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Visa Electron/Maestro debit card purchase	R2,25.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,00.
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R60,00, then R80,00 per item, within a 12-month cycle.
Stop-payment instruction	R36,00.
Instant Payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Self-service and Telephone Banking: Agent-assisted.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Private Bank

PRIVATE BANK CURRENT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- For those who want a private banking relationship.
- Personalised service.
- Pay-as-you-use current account.

Personalised service with your own private banker.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Cheque Card	R139,00
MONTHLY FEES	
Monthly maintenance	R82,50.
Overdraft facility	R20,00 for limits from R1 to R10 000. R30,00 for limits from R10 001 to R50 000. R50,00 for limits from R50 001 or more.
Self-service banking subscription ¹	R15,00.
eNote	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R3,50 plus R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	R12,00 for values from R1 to R499. R21,00 for values from R500 to R1499. R31,00 for values above R1500.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Agent-assisted and Telephone Banking: Self-service.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	R3,65.
Electronic account payment ²	R7,25.
Stop order processing	R12,00.
Debit order – internal	R5,50.
Debit order – external	R11,50.
Cheque card purchase	R3,65.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	R1,20.
Another bank's ATM	R3,60.
Nedbank self-service terminal	Free.
TRANSACTION LIST	
Over the counter	R8,80.
Nedbank ATM	First free per month, then R3,60.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – statement up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Private Bank

PRIVATE BANK PLATINUM



BUNDLED ACCOUNT

- For those who want a private banking relationship.
- Personalised service.
- Included is a whole list of transactions for one fixed fee a month.

Prestigious account with a fixed monthly fee.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Platinum Cheque Card	Free.
MONTHLY FEES	
Monthly maintenance	R255.00.
Overdraft facility	R20,00 for limits from R1 to R10 000. R30,00 for limits from R10 001 to R50 000. R50,00 for limits from R50 001 or more.
Self-service banking subscription ¹	Free.
eNote	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	Free.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	Free.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	Free.
Tillpoint – cash with purchase	Free.
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment	Free.
Bank's own cheque	R45,00.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.
Stop order processing	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchase	Free.
BALANCE ENQUIRIES	
Over the counter	Free.
Nedbank ATM	Free.
Nedbank self-service terminal	Free.
Internet banking – statement up to five years	Free.
TRANSACTION LIST	
Over the counter	Free.
Nedbank ATM	Free.
Nedbank self-service terminal	Free.
Internet banking – statement up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Agent-assisted and Telephone Banking: Self-service.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Other/Invest

MONEY MARKET INVESTMENT ACCOUNT

- A flexible investment that offers competitive interest rates.
- Get liquidity, full access to funds and full transactional functionality, ie Nedbank cheque and garage card access.
- Interest rates increase with higher balances.



FEE STRUCTURE

TRANSACTION	FEE AMOUNT BALANCES OF R20 000 OR MORE AND TRANSACTIONS OF R500 OR MORE
ANNUAL SERVICE FEES	
Classic cheque card	R139,00.
MONTHLY FEES	
Monthly maintenance	Free.
Self-service banking subscription ¹	R15,00.
eNote (SMS notification)	R12,00.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM	R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R1,10 per R100 or part thereof.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R3,65.
ACCOUNT PAYMENTS AND PURCHASES	
Bank's own cheque	R25,00.
Electronic interaccount transfer ²	Free.
Electronic account payment ²	Free.

TRANSACTION	FEE AMOUNT BALANCES OF R20 000 OR MORE AND TRANSACTIONS OF R500 OR MORE
ACCOUNT PAYMENTS AND PURCHASES	
Stop order	Free.
Debit order – internal	Free.
Debit order – external	Free.
Cheque card purchases	Free.
BALANCE ENQUIRIES	
Over the counter	First free per month, then R2,20.
Nedbank ATM	Free.
Another bank's ATM	R3,60.
Self-service banking	Free.
TRANSACTION LISTS	
Over the counter	R8,80
Nedbank ATM	Free.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.
OTHER FEES	
Dishonoured payment	First three items at R85 00, then R110,00 per item, within a 12-month cycle.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Agent-assisted and Telephone Banking: Self-service.
- 2 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Other/Credit

CREDIT CARDS

- Nedbank credit cards are recognised locally and all over the world.
- The simplest and most efficient way to manage your money.



MONTHLY CARD/MEMBERSHIP FEES

Card fees for our product range are shown below:

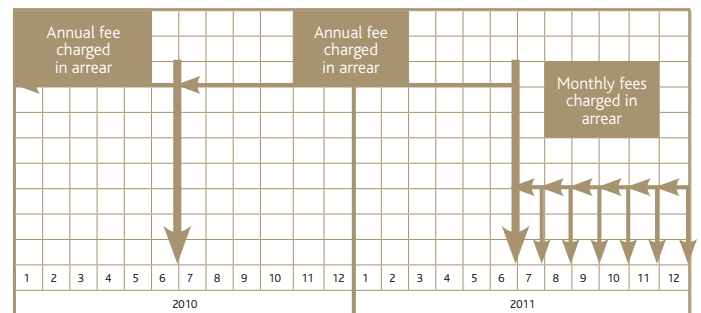
CARD TYPE	CARD FEE (Monthly, unless otherwise stated)	SUPPLEMENTARY CARD (Per card linked to account)	GARAGE CARD (Per card linked to account)	NEDBANK GREENBACKS REWARDS PROGRAMME	INITIATION FEE
Platinum	R41,67.	Free.	R14,25.	R169,00.	R112,00.
Gold	R18,25.	Free.	R14,25.	R169,00.	R112,00.
Classic	R14,25.	R14,25.	R14,25.	R169,00.	R112,00.
Classic/Ke yona (Electronic use only)	R50,00.	n/a.	n/a.	n/a.	R112,00.
Dezign	R5,00.	n/a.	n/a.	n/a.	n/a.
Garage card	R14,25.	n/a.	n/a.	n/a.	R112,00.

How changing to monthly fees will affect you:

Your annual fee is charged on the anniversary date of your credit card account with Nedbank. A Nedbank card client, for example, who opened a credit card account in June 2010 will be charged the annual fee in June 2011, in arrear for the preceding 12-month period from July 2010 to June 2011.

This cardholder will in future be charged a monthly service fee in arrear commencing in July 2011, which will be one-twelfth of the annual fee charged in June 2011. Fees will then be billed monthly from July 2011 onwards.

Graphically it can be illustrated as follows:



Definitions

- Card fee – a fee that is charged monthly/annually in arrear by Nedbank Card for the cost of services rendered to you and for the ongoing maintenance of the account.
- Initiation fee – a once-off fee you will be charged on entering into a credit agreement.

Other/Credit

CREDIT CARDS

The following transaction fees apply across all the Nedbank credit cards.



FEE STRUCTURE

TRANSACTION	FEE AMOUNT
PURCHASES	
Credit card purchases	Free.
Credit card budget purchases	Free.
VALUE-ADDED SERVICES	
Self-service banking subscription ²	R15,00 (applicable to all products).
Transactional SMS notification	Free.
DEPOSITS	
Cash (over the counter/Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof, (minimum R17,50).
Cheque (over the counter/Nedbank ATM)	R13,50.
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Nedbank ATM ⁶	R3,50 plus R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100 or part thereof.
International ATM ³	R23,25 plus R3,50 plus R1,10 per R100 or part thereof.
PAYMENTS	
Interaccount transfer ⁴	R3,65.
Electronic payment ⁴	R3,65.
Fuel transaction	R3,65.
Branch interaccount transfer	R13,00.

Notes

- 1 The Nedbank Greenbacks rewards programme annual service fee will be automatically charged for the Nedbank Greenbacks Credit Card.
- 2 Includes Netbank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Agent-assisted and Telephone Banking: Self-service.
- 3 All foreign exchange transaction attract a currency conversion fees.

TRANSACTION	FEE AMOUNT
NOTIFICATIONS	
Netbank/Internet payment notification – SMS	R0,65.
Netbank/Internet payment notification – email	R0,50.
Netbank/Internet payment notification – fax	R2,90.
BALANCE ENQUIRIES	
Nedbank ATM	R1,20.
Another bank's ATM	R3,60.
Over the counter	R2,20.
NetBank (internet)	Free.
STATEMENT ENQUIRIES	
Nedbank ATM	First free per month, then R3,60.
Nedbank self-service terminal	First free per month, then R3,60.
Emailed/Posted statement	Free.
OTHER FEES	
Dishonoured payment	R125,00.
Tracing	Up to R377,00.
Incorrectly disputed transaction (local or international)	R150,00.
OTHER CHARGES	
International currency conversion ³	2%.
Card replacement ⁵	R75,00.
Face-to-face card delivery (where applicable) ⁵	R135,00.
Same-day card delivery	R375,00.
Special clearance of cheque deposit in branch	R65,00.

- 4 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking WAP, SMS Banking, self-service devices (SSDs), Telephone Banking: Agent-assisted and Telephone Banking: Self-service.
- 5 For Platinum cards this service is free.
- 6 Includes withdrawals at SSDs.

Other/Forex

FOREIGN EXCHANGE

- Ask us about a wide range of foreign exchange products.
- All major currencies to suit all your travel requirements.
- Provides you with tailor-made hedging solutions.
- Whether it's business or pleasure, we'll make sure all your travel needs are met.

Giving you options to make travelling hassle-free.

FEE STRUCTURE¹

TRANSACTION	FEE AMOUNT
TRAVELLERS CHEQUE SALES (BUYING FROM NEDBANK)	
Commission	1,50%.
Minimum charge	R50,00.
TRAVELLERS CHEQUE PURCHASES (SELLING TO NEDBANK)	
Commission	1,50%.
Minimum charge	R50,00.
Travellers cheques repurchased from clients who previously bought from Nedbank	Free.
FOREIGN BANKNOTES (PURCHASES AND SALES)	
Commission	1,80%.
Minimum charge	R50,00.
FOREIGN DRAFTS	
Commission	0,65%.
Minimum charge	R110,00.
Maximum charge	R600,00.
Communication	R100,00.
Stop-payment/Repurchase instruction	R300,00.

TRANSACTION	FEE AMOUNT
INWARD TELEGRAPHIC TRANSFERS	
Amounts over R2 000:	
Commission	0,485%.
Minimum charge	R110,00.
Maximum charge	R600,00.
Amounts under R2 000:	
Commission	R72,00.
Pension payments ²	R37,00.
Payment search (minimum)	R163,00.
OUTWARD TELEGRAPHIC TRANSFERS	
Commission	0,48%.
Minimum charge	R110,00.
Maximum charge	R600,00.
Communication	R100,00.
Incorrect instructions (excluding foreign charges)	R200,00.
PERSONAL FOREIGN CHEQUES	
Commission	0,45%.
Minimum charge	R110,00.
Maximum charge	R600,00.
Payment search	R163,00.
Unpaid advice plus foreign charges (excluding foreign charges)	R150,00.
OTHER CHARGES	
NEP form	R27,00.

Notes

1 Inclusive of VAT.

2 Available on application.

Small Business

SMALL BUSINESS SERVICES CURRENT ACCOUNT



PAY-AS-YOU-USE ACCOUNT

- A full-featured bank account for small businesses .
- It forms the basis of relationship banking with Nedbank's Small Business Services Division.

All the tools to help you manage your business.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES	
Classic cheque card	R139,00.
MONTHLY FEES	
Monthly maintenance	R35,00.
Overdraft facility	R50,00 for limits from R1 to R5 000. R55,00 for limits from R5 001 to R10 000. R57,00 for limits above R10 000.
Self-service banking subscription ¹	Free.
DEPOSITS	
Cash (over the counter/at Nedbank ATM)	R4,20 plus R1,25 per R100 or part thereof.
Cheque (over the counter/at Nedbank ATM)	Free.
CASH WITHDRAWALS	
Over the counter	Charged at a rate equal to cash deposit fee, per R100 or part thereof, with a minimum of R23,00 and a maximum of R600 in addition to service fees.
Nedbank ATM	R3,50 plus R1,10 per R100 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100.
Tillpoint – cash only	R3,65.
Tillpoint – cash with purchase	R5,50.

Notes

- 1 Includes NetBank internet banking, Cellphone Banking WAP, SMS Banking, Telephone Banking: Agent-assisted and Telephone Banking: Self-service .
- 2 Includes Netbank internet banking, Cellphone Banking WAP, SMS Banking and Telephone Banking: Agent-assisted and Telephone Banking: Self-service.
- 3 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

TRANSACTION	FEE AMOUNT
ACCOUNT PAYMENTS AND PURCHASES	
Cheque payment/service fee	R4,75 for the first R100 or part thereof. R2,15 for the subsequent R100 or part thereof. R36,00 maximum per transaction.
Bank's own cheque	R45,00.
Electronic interaccount transfer ²	R3,65.
Electronic account payment ²	50% of service fee.
Stop order	R16,75.
Debit order – internal	R5,50.
Debit order – external	R16,00.
Cheque card purchase	R3,65.

BALANCE ENQUIRIES

Over the counter	First free per month, then R2,20.
Nedbank ATM	R1,20.
Another bank's ATM	R3,60.
Self-service banking	Free.

TRANSACTION LISTS

Over the counter	R8,80.
Nedbank ATM	First free per month, then R3,60.
Nedbank self-service terminal	First free per month, then R3,60.
Internet banking – transaction list up to five years	Free.

OTHER FEES

Dishonoured payment	First three items at R85,00, then R110,00 per item, within a 12-month cycle.
Honouring	R85,00 per item.
Stop-payment instruction	R36,00.
Instant payment ³	R35,00.

Small Business

SMALL BUSINESS CREDIT CARD

- More flexibility to manage your business expenses.
- Accepted locally and internationally.
- Earn rewards on your everyday business expenses with the Nedbank Greenbacks rewards programme.

Use your
money to run
your business.

FEE STRUCTURE

TRANSACTION	FEE AMOUNT
ANNUAL SERVICE FEES¹	
One card	R219,00.
Supplementary card	Free.
Garage card ²	R171,00.
Nedbank Greenbacks Programme	R169,00.
Nedbank American Express Premium Card (earns double Greenbacks)	Free.
MONTHLY SERVICE FEES³	
One card	R18,25.
Supplementary card	Free.
Garage card ²	R14,25.
Once-off initiation	R112,00.
SERVICE FEES	
Statement request	Free.
Branch balance enquiry	First free per month, then R2,20.
Nedbank ATM and SSD enquiry	First free per month, then R1,20.
Saswitch ATM enquiry	R 3,60.
Garage card fuel purchase	R 3,65.
Card replacement	R75,00.
CASH WITHDRAWALS	
Nedbank ATM and SSD	R3,50 plus R1,10 per R100.
Saswitch ATM	R5,50 plus R3,50 plus R1,10 per R100.

Notes

- 1 Annual service fees are charged per card in arrear and an initiation fee will be applied on account opening at the same price.
- 2 Garage card initiation fees only apply if no other cards are taken.
- 3 Applicable to new accounts and cards issued after 31/12/2010.
- 4 All foreign exchange transactions attract a currency conversion fee.

TRANSACTION	FEE AMOUNT
CASH WITHDRAWALS	
Over the counter	R23,00 plus R1,10 per R100 or part thereof.
Overseas ⁴	R23,25 plus R3,50 plus R1,10 per R100 or part thereof.
DEPOSITS	
Cash (Over the counter/at Nedbank ATM)	R3,50 plus R1,15 per R100 or part thereof (minimum R17,50).
Cheque (Over the counter/at Nedbank ATM)	R13,50.
PENALTY FEES	
Returned payment	R125,00.
Incorrectly disputed transaction (local and international)	R150,00.
Tracing	Up to R377,00.
TRANSFERS AND PAYMENTS	
Payment ⁵	R3,65.
Transfer ⁵	R3,65.
Transfer (branch)	R13,00.
OTHER FEES	
Monthly user internet banking subscription ⁶	R15,00.
Monthly business internet banking subscription ⁶	R44,00.
Same-day card replacement service (incl delivery)	R375,00.
Face-to-face delivery	R135,00.
International currency conversion (Visa/MC) ⁴	2,00%.
International currency conversion (Amex) ⁴	1,70%.
Instant payment ⁷	R35,00.

- 5 Includes transfers and payments on self-service terminals, Nedbank internet banking, Cellphone Banking WAP, SMS Banking, self-service devices (SSDs), Telephone Banking: Agent-assisted and Telephone Banking: Self-service.
- 6 Internet banking fee charged only if this is the sole Nedbank account.
- 7 Instant payment functionality is available through internet banking and enables you to process payment to other banks' clients on a real-time basis, ie funds are immediately available to third parties.

Choose the right account for you

ACCOUNTS FOR YOUR DAY-TO-DAY NEEDS		FOR WHOM	TYPE		TO QUALIFY				OPTIONS				EXTRAS				OPTION TO SAVE MORE		
			PAY AS YOU USE	PACKAGE ACCOUNT	AGE	MINIMUM SALARY	OPENING DEPOSIT	MINIMUM MONTHLY BALANCE	OVERDRAFT (* apply)	DEBIT CARD	CHEQUE CARD	GARAGE CARD	CHEQUEBOOK	SELF-SERVICE BANKING	NEDBANK AFFINITY	eSTATEMENT	eNOTE	VOLUNTARY CONTRIBUTIONS	GREENBACKS
BASIC BANKING	Mzansi Account The smart and convenient startup account for those wanting to keep their hard-earned money safe.	Individual	✓		16+	-	R20	-		✓				✓			✓	✓	Reduced eNote subscription. Reduced bank charges.
	TransactorPlus Account A complete transactional account with low pay-as-you-use fees, leaving you with that little bit extra to spend on the things that matter most.	Individual	✓		18+	-	R50	R50		✓				✓	✓		✓	✓	eNote only R7,00. Free SMS banking. Free self-service banking. Free telephone banking.
BUNDLED OPTIONS	Savvy Electronic Account The environmentally friendly account for those who prefer to use self-service banking channels, such as the internet, the phone, Nedbank ATMs and self-service terminals.	Individual		✓	18+	R3 000	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Everyday Current Account The account for those who use the full range of banking channels to transact and prefer the simplicity of a bundled-fee option.	Individual		✓	18+	R3 000	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
PAY AS YOU USE	Nedbank Current Account A cost-effective pay-as-you-use current account that gives you the flexibility to bank the way you want.	Individual	✓		25+	R3 000	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	N-5000 Account The current account for those who want a day-to-day transactional account and to earn interest on credit balances.	Individual, CC, trust and section 21	✓		18+	-	R5 000	R20 000		✓	✓	✓	✓	✓	✓	✓	✓	✓	Save on bank fees for all transactions over R500 while you have R20 000 or more in the account.
YOUTH, STUDENT AND YOUNG ADULT	Dezign Student Account A full-featured current account for fulltime students who want the freedom to manage their own money.	Individual		✓	16-26	-	-	-		✓				✓	✓		✓	✓	Free eNote. Free access to self-service banking channels. Pay a fixed monthly fee with most transactions being free.
	Dezign Banking Account A cost-effective pay-as-you-use current account for young adults kick-starting their careers.	Individual	✓		18-24	R2 500	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Free monthly maintenance. Free internet banking monthly subscription. Free electronic transfers. Reduced cash deposit fee. Reduced service fees on debit card purchases, stop orders and debit orders.
CLIENTS 55 YEARS AND OVER	Optimum Current Account A pay-as-you-use account, with extra benefits for moneywise adults between the ages of 55 and 69.	Individual	✓		55-69	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Get a host of free transactions while you maintain a balance of R10 000 or more in a Nedbank fixed-deposit, notice deposit or JustSave Account.
	Prime Club Current Account The pay-as-you-use account, with reduced fees and benefits, for adults over the age of 70.	Individual	✓		70+	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Get a host of free transactions while you maintain a balance of R10 000 or more in a Nedbank fixed-deposit, notice deposit or JustSave Account.

Where a cheque card forms part of a product, it can be linked to the Nedbank Greenbacks Programme.

For all other private bank and small-business products please contact our call centre on 0860 555 111.



Nedbank Ltd Reg No 1951/000009/06, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa. We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. We are an authorised financial services provider. We are a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP16).

A Member of the  OLD MUTUAL Group