

# Schedule of fees

## Go Banking Account

Effective from 1 January 2017

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

Type of transaction/fee	Notes	Fees (VAT inclusive at 14%)	
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\*All transaction fees, except those billed monthly, are based on the minimum balance maintained for the previous billing cycle. Monthly fees are levied according to the minimum balance maintained for the current billing cycle. Refer to note 1.

### Balances of R5 000 or more      Balances less than R5 000

#### Minimum monthly balance

Minimum monthly balance to be maintained	R5 000,00.	R0,00.
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#### Annual fees

Visa Electron/Maestro debit card service fee	Free.	Free.
Cheque card service fee (including lost-card protection)	Not available.	Not available.
Garage debit card	Not available.	Not available.

#### Monthly fees

Account maintenance fee	Free.	R20,00.
Overdraft facility fee:	Not available.	Not available.
eNote	R12,00.	R12,00.
Self-service banking: Subscription fee	R16,00.	R16,00.
Cheque card: Nedbank Greenbacks linkage fee	Not available.	Not available.

#### Transaction fees

##### Deposits

Electronic deposit	Free.	Free.
Cheque deposit		
- at a Nedbank ATM	R20,00 per deposit.	R20,00 per deposit.
- at a branch	R20,00 per deposit.	R20,00 per deposit.
Cash deposit		
- at a Nedbank intelligent - depositor ATM	R5,50 plus R0,70 per R100 or part thereof.	R5,50 plus R0,70 per R100 or part thereof.
- at a branch or Nedbank ATM (envelope)	R11,00 plus R1,40 per R100 or part thereof.	R11,00 plus R1,40 per R100 or part thereof.
- at Pick n Pay/Boxer Superstore till point	R1,40 per R100 or part thereof.	R1,40 per R100 or part thereof.

##### Cash withdrawals

At a participating retailer's tillpoint	3 Free.	R4,00.
At a participating retailer's tillpoint, combined with a purchase at the store	3 Free.	R4,00.
At a Nedbank ATM	R4,50 plus R1,40 per R100 or part thereof.	R4,50 plus R1,40 per R100 or part thereof.
At another bank's ATM	R11,50 plus R1,40 per R100 or part thereof.	R11,50 plus R1,40 per R100 or part thereof.
At a branch		
- cheque encashment	R40,00 plus R1,40 per R100 or part thereof in addition to cheque service fees.	R40,00 plus R1,40 per R100 or part thereof in addition to cheque service fees.
- debit card withdrawal	R40,00 plus R1,40 per R100 or part thereof, minimum R16,00.	R40,00 plus R1,40 per R100 or part thereof, minimum R16,00.

## Transaction fees

Cash withdrawals		
At another bank's self-service device	R10,00.	R10,00.
At an international ATM	R40,00 plus R1,40 per R100 or part thereof.	R40,00 plus R1,40 per R100 or part thereof.
Payments - electronic		
Debit order (internal)	Free.	R5,00.
At a self-service terminal	Free.	R8,00.
On NetBank (internet banking)	Free.	R8,00.
By Cellphone Banking WAP	R0,00.	R8,00.
By Telephone Banking: Agent-assisted	R30,00.	R30,00.
Stop order	Free.	R12,00.
Debit order (external)	Free.	R12,00.
Third-party payment notifications on NetBank (internet banking)	6	
- SMS	R1,00.	R1,00.
- Email	R0,80.	R0,80.
- Fax	R5,50.	R5,50.
Instant payment fee	R40,00.	R40,00.
Payments - cheque		
Cheque service fee	R50,00.	R50,00.
Bank-guaranteed cheque	R85,00.	R85,00.
Bank's own cheque	R85,00.	R85,00.
Payments - at a branch		
To a Nedbank account	R65,00.	R65,00.
To an account at another bank	R65,00.	R65,00.
Interaccount transfers		
By SMS Banking	7 Free.	Free.
By Cellphone Banking WAP	Free.	R4,00.
At a self-service terminal	Free.	R4,00.
On NetBank (internet banking)	Free.	R4,00.
At a Nedbank ATM	R4,00.	R4,00.
By Telephone Banking: Agent-assisted	R20,00.	R20,00.
Autotransfer processing fee	Free.	R9,50.
At a branch	R40,00.	R40,00.
Cheque and debit card charges		
Purchase at a tillpoint	Free.	R4,00.
Fuel purchase	R4,00.	R4,00.
Card replacement fee	R130,00.	R130,00.
Face-to-face card delivery fee	R135,00.	R135,00.
Request for copy of transaction voucher:		
- Local	R150,00 per voucher.	R150,00 per voucher.
- International	R150,00 per voucher.	R150,00 per voucher.
International currency conversion fee	4 2% of transaction value.	2% of transaction value.
Balance enquiries		
At a self-service terminal	Free.	Free.
By SMS Banking	7 Free.	Free.
By Cellphone Banking WAP	Free.	Free.

## Transaction fees

### Balance enquiries

On NetBank (internet banking)	Free.	Free.
By Telephone Banking: Agent-assisted	R5,00.	R5,00.
At a Nedbank ATM	Free.	Free.
At a branch	R5,00.	R5,00.
At another bank's ATM	R5,00.	R5,00.
At another bank's self-service device	R5,00.	R5,00.
At a tillpoint	R1,00.	R1,00.

### Transaction lists

On NetBank (internet banking) - up to five years	Free.	Free.
At a self-service terminal		
- transaction list up to five years	One free per billing cycle, thereafter R5,00.	One free per billing cycle, thereafter R5,00.
- Mini transaction list from a Nedbank ATM	R5,00.	R5,00.
At a branch	R14,00.	R14,00.

### Statement

A4 mailed	5	One free per month.	One free per month.
Copy of A4 statement at branch	5	One free per billing cycle, thereafter R25,00.	One free per billing cycle, thereafter R25,00.
Electronic	5	Free.	Free.

### Cellphone topups

At a Nedbank ATM	Free.	Free.
At another bank's ATM	R6,00.	R6,00.
On NetBank (internet banking)	Free.	Free.

### Other charges

No-funds alert		R10,00 per SMS.	R10,00 per SMS.
Send-iMali	8		
R1,00 to R1000,00.		R6,00.	R6,00.
R1001,00 to R2 500,00.		R14,00.	R14,00.
Lotto purchase		R2,00.	R2,00.
Certificate of balance		Free.	Free.
Copy of tax certificate		Free.	Free.
Setup, amendment and cancellation of stop order		Free.	Free.
Archived image of deposit slip/cheque on NetBank (internet banking)		Free.	Free.
Denied transaction at a Nedbank ATM due to insufficient funds		R3,50.	R3,50.
Denied transaction at another bank's ATM		R5,00.	R5,00.
Denied transaction at another bank's self-service device		R5,00.	R5,00.
Denied transaction at a tillpoint due to insufficient funds		R7,50.	R7,50.
Archived image of deposit slip/cheque/transaction list > 90 days obtained from a branch		R14,00.	R14,00.
Stop-payment instruction		R50,00.	R50,00.
Letter of authority		R50,00.	R50,00.

## Transaction fees

### Other charges

Special clearance of a cheque deposited in a branch	R100,00.	R100,00.
Honouring fee	R90,00.	R90,00.
Preparation of security documentation	R170,00.	R170,00.
Dishonoured payment due to insufficient funds	R60,00. (Increasing to R150,00 per item for the fourth and subsequent items within 12 months.)	R60,00. (Increasing to R150,00 per item for the fourth and subsequent items within 12 months.)

### Notes

- 1 A billing cycle runs from the third-last business day of the month to the fourth-last business day of the following month.
- 2 You will only pay one monthly subscription fee, even if you subscribe to more than one of these self-service banking channels. For example, if you are already a NetBank subscriber and you decide to register for telephone banking (agent-assisted) as well, this will be included in the monthly subscription that you are already paying.
- 3 These fees apply at all stores where cash at tillpoint is offered, for example the Pick n Pay group, including Score and Boxer.
- 4 This fee applies to ALL transactions done through a foreign merchant and is calculated at 2% of the transaction value. For example, if you swipe your card overseas for the rand equivalent of R500, the fee will be R10,00.
- 5 For current-account products you will automatically be mailed one (free) transaction list per month. For savings account products you will need to request a transaction list to be mailed and a fee will apply.
- 6 Notifications can be sent from other functions. However, a fee will be charged for each notification sent.
- 7 Exclusive of rates charged by network provider.
- 8 Send money quickly and securely to any SA cellphone.

**Nedbank is committed to making its fee structures simple, transparent and easy to understand. To this end plain language and simple naming conventions are used in all our literature.**

**You can also call the Nedbank Contact Centre on 0860 555 111 (office hours), where bank fees specialists are available to assist you with any fee-related questions.**

**The Nedbank Bank Fees Calculator is an easy-to-use online tool that can assist you in understanding and calculating the fees applicable to your specific account type. It also enables you to compare your current fees with that of other Nedbank products.**

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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).