

Schedule of fees

Nedbank 4me Account

Effective from 1 April 2018

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)
Minimum monthly balance		
Minimum monthly balance to be maintained		R20,00.
Annual fees		
Visa Electron/Maestro debit card service fee		Free.
Cheque card service fee		Not available.
Garage debit card		Free.
Monthly fees		
Account maintenance fee		Free.
Overdraft facility fee		Not available.
eNote		Free.
Self-service banking: Subscription fee	2	Free.
Cheque card: Nedbank Greenbacks linkage fee		Not available.
Transaction fees		
Deposits		
Electronic deposit		Free.
Cheque deposit:		
- At a Nedbank ATM		R30,26 per deposit.
- At a branch		R30,26 per deposit.
Cash deposit:		
- At a Nedbank ATM or branch	1	R30,00 plus R1,51 per R100 or part thereof.
- At a Nedbank intelligent-depositor ATM	1	First R1 000,00 free, thereafter R1,00 per R100 or part thereof.
- At participating retailer's tillpoint		R5,00 plus R1,51 per R100 or part thereof.
Cash withdrawals		
At a participating retailer's tillpoint	3	Free.
At a participating retailer's tillpoint, combined with a purchase at the store	3	Free.
At a Nedbank ATM	1	Four free per billing cycle thereafter R5,00 plus R1,51 per R100 or part thereof.
At another bank's ATM		R8,00 plus R1,51 per R100 or part thereof.
At a branch:		
- Cheque encashment		n/a.
- Debit card withdrawal		R50,00 plus R1,51 per R100 or part thereof.
At another bank's self-service device		R11,00.
At an international ATM		R50,44 plus R1,51 per 100 or part thereof.
Payments - electronic		
By SMS Banking	7	Free.
Debit order (internal)		Free.
On Nedbank Internet Banking		R8,07.
On Nedbank Money™ app		R8,07.
By Cellphone Banking WAP		R8,07.
By Telephone Banking: Agent-assisted		R35,00.
Stop order		Free.
Debit order (external)		R13,00.



Transaction fees

Payments - electronic

Third-party payment notifications on Nedbank Internet Banking:	6	
- SMS		R1,00.
- Email		R0,90.
- Fax		R6,00.
Instant-payment fee		R40,00.

Payments - cheque

Cheque service fee		Not available.
Bank-guaranteed cheque		Not available.
Bank's own cheque		R100,00.

Payments - at a branch

To a Nedbank account		R100,00.
To an account at another bank		R100,00.

Interaccount transfers

By SMS Banking	7	Free.
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank Money™ app		Free.
At a Nedbank ATM		Free.
By Telephone Banking: Agent-assisted		R25,00.
Autotransfer processing fee		Not available.
At a branch		R60,00.

Debit card charges

Purchase at a tillpoint		Free.
Fuel purchase		Free.
Card replacement fee		R130,00.
Request for copy of transaction voucher:		
- Local		R150,00 per voucher.
- International		R150,00 per voucher.
International currency conversion fee	4	2% of transaction value.

Balance enquiries

By SMS Banking	7	Free.
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank Money™ app		Free.
By Telephone Banking: Agent-assisted		R6,00.
At a Nedbank ATM		Free.
At a branch	1	R6,00.
At another bank's ATM		R6,00.
At another bank's self-service device		R6,00.
At a tillpoint		R1,00.

Transaction lists

On Nedbank Internet Banking - up to five years		Free.
Minitransaction list from a Nedbank ATM		R6,00.
At a branch		R15,00.

Statements

A4 mailed	5	R30,00.
Copy of A4 statement at branch	5	One free per billing cycle, thereafter R30,00.



Transaction fees

Statements

Electronic	Free.
At a cash-accepting Nedbank ATM:	
- Bank-stamped current statement	One free per billing cycle, thereafter R10,00.
- Bank-stamped three-month statement	R25,00.

Cellphone topups

At a Nedbank ATM	Free.
At another bank's ATM	R7,50.
On Nedbank Internet Banking	Free.
On Nedbank Money™ app	Free.

Other charges

No-funds alert	R11,00 per SMS.
Send-iMali:	8
- R1 to R1 000	R8,50.
- R1 001 to R2 500	R14,00.
Digital prepaid purchase (data, airtime and electricity)	Free.
Lotto purchase	R2,20.
Certificate of balance	Free.
Copy of tax certificate	Free.
Setup, amendment and cancellation of stop order	Free.
Archived image of deposit slip/cheque on Nedbank Internet Banking	Free.
Disputed debit order	
- On Nedbank Internet Banking	R5,00.
- At a branch or the Nedbank Contact Centre	R30,00.
Postdated cheque	R100,00.
Declined transaction fee due to insufficient funds:	
- At a Nedbank ATM	Free.
- At another bank's ATM	R8,57.
- At a point-of-sale device	R8,57.
Archived image of deposit slip/cheque/transaction list > 90 days obtained from a branch	R15,00.
Chequebook (40 cheques)	Not available.
Stop-payment instruction	R55,00.
Letter of authority	R55,00.
Special clearance of a cheque deposited in a branch	R110,00.
Honouring fee	Not available.
Stop cheques on Nedbank Internet Banking:	
- For an individual cheque	Not available.
- For a cheque range	Not available.
Preparation of security documentation	R180,00.
Dishonoured payment due to insufficient funds	R50,00 (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. 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.

2 Includes Nedbank Internet banking, Telephone Banking: Agent-assisted and Cellphone Banking WAP. SMS Banking and Telephone Banking: Self-service are free.



Notes

- 3 These fees apply at all stores where cash at tillpoint is offered.
- 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) statement per month. For savings account products you will need to request a statement 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 providers.
- 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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