

Schedule of fees

Nedbank Ke Yona Bundle 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)
Annual fees		
Visa/Mastercard debit card service fee		Free.
Cheque card service fee		Not available.
Garage debit card		Not available.
Monthly fees		
Account maintenance fee	1	R54,00.
eNote		Free.
Self-service banking: Subscription fee	2	Free.
Cheque card: Nedbank Greenbacks linkage fee		Not available.
Transactions included in the account maintenance fee		
Deposits		
Electronic deposit		Free.
Payments - electronic		
Stop order processing fees		Free.
Debit order (internal)		Free.
Interaccount transfers		
At a Nedbank ATM		Free.
On Nedbank Internet Banking		Free.
On Nedbank Money™ app		Free.
By Cellphone Banking WAP		Free.
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.
Cheque and debit card charges		
Purchase at a tillpoint		Free.
Balance enquiries		
At a Nedbank ATM		Free.
By SMS Banking	6	Free.
By Telephone Banking: Self-service		Free.
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank Money™ app		Free.
Transaction lists		
On Nedbank Internet Banking - up to five years		Free.
Statements		
Electronic		Free.
Cellphone topups		
At a Nedbank ATM		Free.
On Nedbank Internet Banking		Free.
Other charges		
Digital prepaid purchase (data, airtime and electricity)		Free.
Certificate of balance		Free.



Transactions included in the account maintenance fee

Other charges

Copy of tax certificate	Free.
Setup, amendment and cancellation of stop order	Free.
Archived image of deposit slip/cheque on Nedbank Internet Banking	Free.

Limited transactions included in the account maintenance fee

First ten transactions are free per billing cycle, thereafter pay-as-you-use pricing applies.

Deposits

Cheque deposit	
- At a Nedbank ATM	R30,26. per deposit.
- At a branch	R30,26. per deposit.

Cash withdrawals

At Nedbank ATM	8	R5,00 plus R1,51 per R100 or part thereof.
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Payments - cheque

Bank's own cheque	R100,00.
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Payments - electronic

Debit order (external)	R11,00.
By Telephone Banking: Agent-assisted	R35,00.
On Nedbank Internet Banking	R8,07.
On Nedbank Money™ app	R8,07.

Interaccount transfers

By Telephone Banking: Agent-assisted	R25,00.
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Balance enquiries

At a branch	R6,00.
By Telephone Banking: Agent-assisted	R6,00.

Transaction lists

At a Nedbank ATM	R6,00.
At a branch	R15,00.

Statements

Copy of A4 statement at branch	One free per billing cycle, thereafter R30,00.
At a cash-accepting Nedbank ATM	
- Bank-stamped current statement	One free per billing cycle, thereafter R10,00.

Transactions excluded from the account maintenance fee

Deposits

Cash deposit	
- At a branch	R30,00 plus R1,51 per R100 or part thereof.
- At a Nedbank ATM	R30,00 plus R1,51 per R100 or part thereof.
- At a Nedbank intelligent-depositor ATM	First R3000 free per month, then R1,00 per R100 or part thereof.
- At participating retailer's tillpoint	R5,00 plus R1,51 per R100 or part thereof.

Payments - electronic

Third-party payment notifications on Nedbank Internet Banking	5	
- SMS	R1,00.	
- Email	R0,90.	
- Fax	R6,00.	

Cash withdrawals

At a branch	R50,00 plus R1,51 per R100 or part thereof.
At another bank's ATM	R7,57 plus R5,00 plus R1,51 per R100 or part thereof.



Transactions excluded from the account maintenance fee

Cash withdrawals

At another bank's self-service device	R11,00.
At an international ATM	R50,44 plus R1,51 per R100 or part thereof.

Interaccount transfers

At a branch	R60,00.
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Payments - at a branch

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

Cheque and debit card charges

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

At another bank's ATM	R6,00.
At tillpoint	R1,00.
At another bank's self-service device	R6,00.

Cellphone topups

At another bank's ATM	R7,50.
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Statements

At a cash-accepting Nedbank ATM	
- Bank-stamped three-month statement	R25,00.

Other charges

No-funds alert	R11,00 per SMS.
Send-iMali:	⁷
- R1 to R1 000	R8,50.
- R1 001 to R2 500	R14,00.
Lotto purchase	R2,20.
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/ statement > 90 days obtained from a branch	R15,00.
Stop-payment instruction	R55,00.
Letter of authority	R55,00.
Special clearance of a cheque deposited in a branch	R110,00.
Preparation of security documentation	R180,00.
Stop cheques on Nedbank Internet Banking:	
- For an individual cheque	Not available.
- For a cheque range	Not available.
Dishonoured payment due to insufficient funds	R28,00 (Capped at four dishonoured payments per month; the fifth and subsequent ones in the month will not be charged for.)



Notes

1 The fixed price offers the following embedded value:

- First ten transactions are free per billing cycle, thereafter pay-as-you-use pricing applies.
- Embedded funeral cover to the value of R2 000.
- Embedded eNote (by SMS).

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

3 These fees apply at all stores where cash is offered at tillpoints.

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 Notifications can be sent from other functions. However, a fee will be charged for each notification sent.

6 Exclusive of rates charged by network providers.

7 Send money quickly and securely to any SA cellphone.

8 A maximum of four Nedbank ATM withdrawals will form part of the first ten free transactions per billing cycle.

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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