

# Schedule of fees

## Nedbank Savvy 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) |
|---|-------|----------------------|
| <b>Annual fees</b>  |       |                      |
| Visa/Mastercard debit card service fee                                |       | Free.                |
| Cheque card service fee   |       | Free.                |
| Garage debit card   |       | Free.                |
| <b>Monthly fees</b>   |       |                      |
| Account maintenance fee   |       | R192,00.             |
| Overdraft facility fee  |       | Free.                |
| eNote   |       | Free.                |
| Self-service banking: Subscription fee                                | 2     | Free.                |
| Credit card service fee   | 7     | Free.                |
| Cheque card: Nedbank Greenbacks linkage fee                           |       | Free.                |
| <b>Unlimited transactions included in the account maintenance fee</b> |       |                      |
| <b>Deposits</b>   |       |                      |
| Electronic deposit  |       | Free.                |
| <b>Payments - electronic</b>  |       |                      |
| By SMS Banking  | 6     | Free.                |
| By Cellphone Banking WAP  |       | Free.                |
| At a self-service terminal  |       | Free.                |
| On Nedbank Internet Banking   |       | Free.                |
| On Nedbank Money™ app   |       | Free.                |
| Debit order (internal)  |       | Free.                |
| Debit order (external)  |       | Free.                |
| Stop order  |       | Free.                |
| Third-party payment notifications on Nedbank Internet Banking:        |       |                      |
| - SMS   | 6     | Free.                |
| - Email   |       | Free.                |
| - Fax   |       | Free.                |
| <b>Interaccount transfers</b>   |       |                      |
| By SMS Banking  | 6     | Free.                |
| By Cellphone Banking WAP  |       | Free.                |
| At a self-service terminal  |       | Free.                |
| On Nedbank Internet Banking   |       | Free.                |
| On Nedbank Money™ app   |       | Free.                |
| Autotransfer processing fee   |       | Free.                |
| <b>Debit card charges</b>   |       |                      |
| Purchase at a tillpoint   |       | Free.                |
| <b>Balance enquiries</b>  |       |                      |
| At a self-service terminal  |       | Free.                |
| By SMS Banking  | 6     | Free.                |
| By Cellphone Banking WAP  |       | Free.                |
| On Nedbank Internet Banking   |       | Free.                |
| On Nedbank Money™ app   |       | Free.                |



## Unlimited transactions included in the account maintenance fee

### Balance enquiries

|                  |       |
|------------------|-------|
| At a Nedbank ATM | Free. |
| At a tillpoint   | Free. |

### Withdrawals

|  |         |
|--|---------|
| At a Nedbank ATM   | Free.   |
| At a participating retailer's tillpoint  | 3 Free. |
| At a participating retailer's tillpoint, combined with a purchase at the store | 3 Free. |

### Transaction lists

|  |       |
|--|-------|
| On Nedbank Internet Banking - up to five years | Free. |
|--|-------|

### Cellphone topups

|                             |         |
|-----------------------------|---------|
| On Nedbank Internet Banking | Free.   |
| On Nedbank Money™ app       | Free.   |
| At a Nedbank ATM            | Free.   |
| By SMS Banking              | 6 Free. |
| By Cellphone Banking WAP    | Free.   |

### Other charges

|   |       |
|---|-------|
| No-funds alert  | Free. |
| 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. |
| Digital prepaid purchase (data, airtime and electricity)          | Free. |

## Limited transactions included in the account maintenance fee

### Deposits

Cash deposit:

|  |   |  |
|--|---|--|
| - At a Nedbank intelligent-depositor ATM | 4 | First R7,000 free thereafter R1,00 per R100. |
|--|---|--|

### Statements

|                                    |  |
|------------------------------------|--|
| Bank-stamped three-month statement | R30,00.  |
| A4 mailed                          | First free per billing cycle                     |
| Copy of A4 statement at branch     | First 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

Cheque deposit:

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

Cash deposit:

|   |  |
|---|--|
| - At a Nedbank ATM (envelope)             | R30,00 plus R1,51 per R100 or part thereof.  |
| - At a branch                             | R30,00 plus R1,51 per R100 or part thereof.  |
| - At a Nedbank intelligent-depositors ATM | First R7,000 free thereafter R1,00 per R100. |
| - At participating retailer's tillpoint   | R5,00 plus R1,51 per R100 or part thereof.   |

### Cash withdrawals

At a branch

|                                   |   |
|-----------------------------------|---|
| - Debit or cheque card withdrawal | R50,00 plus R1,51 per R100 or part thereof. |
| At another bank's ATM             | R12,57 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

|                                      |         |
|--------------------------------------|---------|
| By Telephone Banking: Agent-assisted | R25,00. |
| At a branch                          | R60,00. |

### Payments - cheque

|                        |          |
|------------------------|----------|
| Cheque service fee     | R70,61.  |
| Bank-guaranteed cheque | R100,00. |
| Bank's own cheque      | R100,00. |

### Payments - at a branch

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

### Payments - electronic

|                                      |         |
|--------------------------------------|---------|
| By Telephone Banking: Agent-assisted | R35,00. |
| Instant-payment fee                  | R40,00. |

### Cheque and debit card charges

|  |                            |
|--|----------------------------|
| Fuel purchases                           | R4,00.                     |
| 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    | 5 2% of transaction value. |

### Balance enquiries

|                                       |        |
|---------------------------------------|--------|
| At a branch                           | R6,00. |
| By Telephone Banking: Agent-assisted  | R6,00. |
| At another bank's ATM                 | R6,00. |
| At another bank's self-service device | R6,00. |

### Transaction lists

|   |         |
|---|---------|
| Minitransaction list from a Nedbank ATM | R6,00.  |
| At a branch                             | R15,00. |

### Statements

|                                      |         |
|--------------------------------------|---------|
| At a cash-accepting Nedbank ATM:     |         |
| - Bank-stamped three-month statement | R30,00. |

### Cellphone topups

|                       |        |
|-----------------------|--------|
| At another bank's ATM | R7,50. |
|-----------------------|--------|

### Other charges

|   |          |
|---|----------|
| Send-iMali:   | 8        |
| - 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.   |



## Transactions excluded from the account maintenance fee

### Other charges

|  |   |
|--|---|
| Archived image of deposit slip/cheque/statement > 90 days obtained from a branch | R15,00.   |
| Chequebook (40 cheques)  | R65,00.   |
| Stop-payment instruction   | R55,00.   |
| Letter of authority  | R55,00.   |
| Special clearance of a cheque deposited in a branch                              | R110,00.  |
| Honouring fee  | R90,00.   |
| Preparation of security documentation  | R180,00.  |
| Stop cheques on Nedbank Internet Banking:  |   |
| - For an individual cheque   | R20,00.   |
| - For a cheque range   | R20,00.   |
| Dishonoured payment due to insufficient funds                                    | 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. Your statement will reflect the fees for all transactions that you effected in the previous billing cycle. In other words, you are billed one month in arrears.
- 2 Fee includes access to Nedbank Internet Banking, Nedbank App Suite™ and Cellphone Banking Wap. SMS Banking is free.
- 3 These fees apply at all stores where cash at tillpoint is offered.
- 4 One free cash deposit using any Nedbank channel per billing cycle and thereafter normal fees apply.
- 5 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.
- 6 Exclusive of rates charged by network providers.
- 7 All other standard Platinum credit card fees apply.
- 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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