

Schedule of fees

Nedbank Savvy Plus 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		Free.
Garage debit card		Free.
Monthly fees		
Account maintenance fee		R107,00.
Overdraft facility fee	7	R40,35.
eNote		Free.
Self-service banking: Subscription fee	2	Free.
Cheque card: Nedbank Greenbacks linkage fee		R20,18.
Unlimited transactions included in the account maintenance fee		
Deposits		
Electronic deposit		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.
Payments - electronic		
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank Money™ app		Free.
Debit order (internal)		Free.
Debit order (external)		Free.
Stop order		Free.
Interaccount transfers		
By SMS Banking	8	Free.
By Telephone Banking: Self-service		Free.
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank Money™ app		Free.
Autotransfer processing fee		Free.
Debit card charges		
Purchase at a tillpoint		Free.
Balance enquiries		
By SMS Banking	8	Free.
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank Money™ app		Free.
At a Nedbank ATM		Free.
At a tillpoint		Free.
Transaction lists		
On Nedbank Internet Banking - up to five years		Free.
Statements		



Unlimited transactions included in the account maintenance fee

Statements

Electronic	Free.
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Cellphone topups

On Nedbank Internet Banking	Free.
On Nedbank Money™ app	Free.
At a Nedbank ATM	Free.

Other charges

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

Cash withdrawals

At a Nedbank ATM	1	Four free per billing cycle, thereafter R5,00 plus R1,51 per R100 or part thereof.
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Statements

Copy of A4 statement at branch	1	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

Cheque deposit:

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

Cash deposit:

- At a Nedbank ATM	5	R30,00 plus R1,51 per R100 or part thereof.
- At a branch	5	R30,00 plus R1,51 per R100 or part thereof.
- At a Nedbank intelligent-depositor ATM		First R5000 free, then 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 another bank's ATM	5	R12,57 plus R1,51 per R100 or part thereof.
At a branch:		
- Debit or cheque card withdrawal	5	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 R100 or part thereof.

Interaccount transfers

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

Payments - cheque

Cheque service fee	5	R70,61.
Bank-guaranteed cheque	5	R100,00.
Bank's own cheque	5	R100,00.

Payments - at a branch

To a Nedbank account	5	R100,00.
To an account at another bank	5	R100,00.

Payments - electronic



Transactions excluded from the account maintenance fee

Payments - electronic

By Telephone Banking: Agent-assisted		R35,00.
Instant-payment fee		R40,00.
Third-party payment notifications on Nedbank Internet Banking:	6	
- SMS		R1,00.
- Email		R0,90.
- Fax		R6,00.

Cheque and debit card charges

Fuel purchases		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 Telephone Banking: Agent-assisted		R6,00.
At another bank's ATM		R6,00.
At another bank's self-service device		R6,00.
At a branch	5	R6,00.

Transaction lists

Minitransaction list from a Nedbank ATM		R6,00.
At a branch	5	R15,00.

Statements

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

Cellphone topups

At another bank's ATM		R7,50.
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Other charges

No-funds alert		R11,00 per SMS.
Send-iMali:	9	
- 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.
Honouring fee		R90,00.
Preparation of security documentation		R180,00.



Transactions excluded from the account maintenance fee

Other charges

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 transaction list will reflect the fees for all transactions that you effected in the previous billing cycle. In other words, you are billed one month in arrear.

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 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 A R10,00 premium is levied for these transactions, with a portion contributed to The Green Trust.

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

7 Facility fees, while prescribed by the National Credit Act, may differ for internal banking segments.

8 Exclusive of rates charged by network providers.

9 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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