

# Schedule of fees

## Nedbank Savvy Plus Account

Effective from 1 January 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 at 14%)
<b>Minimum monthly balance</b>		
Minimum monthly balance to be maintained		R0,00.
<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		R106,00.
Overdraft facility fee	7	R40,00.
eNote		Free.
Self-service banking: Subscription fee	2	Free.
Cheque card: Nedbank Greenbacks linkage fee		R20,00.
<b>Unlimited transactions included in the account maintenance fee</b>		
<b>Deposits</b>		
Electronic deposit		Free.
<b>Cash withdrawals</b>		
At a participating retailer's tillpoint	3	Free.
At a participating retailer's tillpoint, combined with a purchase at the store	3	Free.
<b>Payments - electronic</b>		
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank AppSuite™		Free.
Debit order (internal)		Free.
Debit order (external)		Free.
Stop order		Free.
<b>Interaccount transfers</b>		
By SMS Banking	8	Free.
By Telephone Banking: Self-service		Free.
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank AppSuite™		Free.
Autotransfer processing fee		Free.
<b>Debit card charges</b>		
Purchase at a tillpoint		Free.
<b>Balance enquiries</b>		
By SMS Banking	8	Free.
By Cellphone Banking WAP		Free.
On Nedbank Internet Banking		Free.
On Nedbank AppSuite™		Free.
At a Nedbank ATM		Free.
At a tillpoint		Free.



## Unlimited transactions included in the account maintenance fee

### Transaction lists

On Nedbank Internet Banking - up to five years Free.

### Statements

Electronic Free.

### Cellphone topups

On Nedbank Internet Banking Free.

On Nedbank AppSuite™ 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.

## Limited transactions included in the account maintenance fee

### Cash withdrawals

At a Nedbank ATM 1 Four free per billing cycle, thereafter R5,00 plus R1,50 per R100 or part thereof.

### Statements

Copy of A4 statement at branch 1 One free per billing cycle, thereafter R30,00.

At a cash-accepting Nedbank ATM:¹

- Bank-stamped current statement One free per billing cycle, thereafter R10,00.

## Transactions excluded from the account maintenance fee

### Deposits

Cash deposit:

- At a Nedbank ATM 5 R30,00 plus R1,50 per R100 or part thereof.

- At a branch 5 R30,00 plus R1,50 per R100 or part thereof.

- At a Nedbank intelligent-depositor ATM First R5000 free, then R1,00 per R100 or part thereof.

- At a Pick n Pay/Boxer Superstore tillpoint R5,00 plus R1,50 per R100 or part thereof.

Cheque deposit:

- At a Nedbank ATM R30,00 per deposit.

- At a branch R30,00 per deposit.

### Cash withdrawals

At another bank's ATM 5 R12,50 plus R1,50 per R100 or part thereof.

At a branch:

- Debit or cheque card withdrawal 5 R50,00 plus R1,50 per R100 or part thereof.

At another bank's self-service device R11,00.

At an international ATM R50,00 plus R1,50 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 R70,00.

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.



## 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: <sup>6</sup>	
- 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 <sup>4</sup>	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 <sup>5</sup>	R6,00.

### Transaction lists

Minitransaction list from a Nedbank ATM	R6,00.
At a branch <sup>5</sup>	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: <sup>9</sup>	
- 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	R8,50.
- At a point-of-sale device	R8,50.
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, 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 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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