



NEDBANK
PRIVATE WEALTH
SINCE 1834

2019 BANKING FEE SCHEDULE

NEDBANK PRIVATE WEALTH

see money differently

CONTENTS



INTRODUCTION

FEE SCHEDULES

- Current account | Product suite and Nedbank Private Wealth bundle account
- Current Account | Pay-as-you-use
- Cards
- Money market investments
- Foreign exchange (FOREX)
- Home loan
- Structured lending
- Letter of guarantee
- Vehicle and asset finance

INTRODUCTION



At Nedbank Private Wealth we are dedicated to working with you to understand your needs as a successful and highly accomplished individual. We make a full suite of our wealth management solutions, including transactional banking, specialised lending, investment management, fiduciary and philanthropy services, available to our clients, both locally and internationally. By fully understanding your family, business and personal financial needs we aim to provide you with advice and solutions that focus on making a world of difference to your daily banking, wealth preservation and wealth accumulation needs. We understand that today's financial world has become extremely complex. Therefore, together with your private banker and our team of specialists, we will build a wealth plan that will help you navigate these complexities to deliver on your current and future goals. We will also provide advice and debt funding for attractive investment opportunities and for your more complex and specialised finance needs.

As a Nedbank Private Wealth client you have access to a range of benefits, including:

- A dedicated private banker.
- Access to an international team of specialists.
- Convenient and secure daily banking 24/7 by using our worldclass Nedbank Private Wealth app and/or dedicated internet banking site.
- Nedbank Private Wealth cards that provide you with unlimited local and international lounge access, free travel insurance, free purchase protection and free extended warranty benefits.*
- Access to a 24/7 service suite.
- Automatic free access to the Nedbank rewards programme.

We will always aim to provide you with great value for money and have attached a pricing guide for transactional banking, asset finance, home loans, cards, foreign exchange, global services and specialised lending. This pricing guide will help you understand your bank charges and choose the right options for your needs. When transacting, remember that making transactions at an ATM or through one of our digital channels is not only more convenient and secure, but also cheaper than through a branch or banker. All fees quoted include VAT at 15% and are effective from 1 January 2019. If you would like more information, please call our Nedbank Private Wealth Service Suite on +27 (0)860 111 263, visit our website at nedbankprivatewealth.co.za or send an email to servicesuite@nedbankprivatewealth.co.za.

* Terms and conditions apply.

CURRENT ACCOUNT | PRODUCT SUITE AND NEDBANK PRIVATE WEALTH BUNDLE ACCOUNT (PAGE 1 OF 2)

Effective 1 January 2019



A transactional offering of everyday banking products and services for all your banking needs.

The Product Suite¹ offering includes :

- A current account
- Nedbank Private Wealth World Mastercard cheque card
- Nedbank Private Wealth World Mastercard credit card
- Nedbank Private Wealth American Express Platinum Card.

The monthly service fees on the cards and any supplementary cards are inclusive of the monthly account fee.

The Bundle offering includes :

- A current account
- Nedbank Private Wealth Visa Infinite and Amex cheque card
- Nedbank Private Wealth Visa Infinite and Amex credit card

The monthly service fees on the cards and any supplementary cards are inclusive of the Bundle fee.

Additional card fees may apply. Please refer to card pricing schedule.

All fees include VAT at 15%.

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.

| BUNDLE FEES | |
|---|--|
| Monthly maintenance fee | R432,00 |
| OPTIONAL OVERDRAFT | |
| Monthly facility fee - Overdraft | R 55,00 |
| Overdraft - Once off initiation fee - NCA clients | R 165,00 plus 10% of limit value more than R 1 000,00 with a maximum of R1 207,50. |
| Overdraft - Once off initiation fee - non-NCA clients | 1% of limit value (minimum R165,00 and no maximum) |
| OPTIONAL GARAGE DEBIT CARD | |
| Annual service fee | R 175,00 |

| PRODUCT SUITE FEES | |
|---|--|
| Monthly maintenance fee (Platinum) ¹ | R432,00 |
| Monthly maintenance fee (Gold) ¹ | R100,00 |
| OPTIONAL OVERDRAFT | |
| Monthly facility fee - Overdraft | R55,00 |
| Overdraft - Once off initiation fee - NCA clients | R165,00 plus 10% of limit value more than R1 000,00 with a maximum of R1 207,50. |
| Overdraft - Once off initiation fee - non-NCA clients | 1% of limit value (minimum R165,00 and no maximum) |
| OPTIONAL GARAGE DEBIT CARD | |
| Annual service fee | R175,00 |

The transactions and services listed in this block are complimentary with the Product Suite and Bundle account.

| | | | |
|--|---------------------------|---|---|
| ● Card purchases | ● Autotransfers | ● Cheque card replacement fee | ● Self-service subscription |
| ● Debit orders | ● Inter-account transfers | ● Digital transactions | ● Unlimited domestic lounge visits at Bidvest Lounges |
| ● Point of Sale card purchases and withdrawals | ● Monthly statements | ● Nedbank Greenbacks Rewards membership | ● Unlimited international lounge visits |
| ● Cash withdrawals at Nedbank ATMs | ● Stop orders | ● Nedbank Greenbacks SHOP card | ● Free travel insurance |
| ● Nedbank ATM transactions ² | ● Fuel/garage card | ● e-Note Subscription | |

NOTES

1. Product Suite no longer offered to new clients
2. Includes balance enquiries, transaction lists and third party payments at self service terminals

CURRENT ACCOUNT | PRODUCT SUITE AND NEDBANK PRIVATE WEALTH BUNDLE ACCOUNT (PAGE 2 OF 2)

Effective 1 January 2019



A transactional offering of everyday banking products and services for all your banking needs.

The Product Suite¹ offering includes :

- A current account
- Nedbank Private Wealth World Mastercard cheque card
- Nedbank Private Wealth World Mastercard credit card
- Nedbank Private Wealth American express platinum card.

The monthly service fees on the cards and any supplementary cards are inclusive of the monthly account fee.

The Bundle offering includes :

- A current account
- Nedbank Private Wealth Visa Infinite and Amex cheque card
- Nedbank Private Wealth Visa Infinite and Amex credit card

The monthly service fees on the cards and any supplementary cards are inclusive of the Bundle fee.

Additional card fees may apply. Please refer to card pricing schedule.

All fees include VAT.

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.

The transactions and services listed in the blocks below, incur a fee on the Product Suite and Bundle account

| TRANSACTION | FEE AMOUNT |
|---|---|
| CASH TRANSACTIONS | |
| Cash withdrawal at branch | R 60,00 plus R1,60 per R100,00 or part thereof |
| Cash withdrawal at another bank's ATM (SASWITCH) | R 8,00 plus R 2,00 per R 100 or part thereof |
| International ATM cash withdrawal | R 50,00 plus R 2,00 per R 100 or part thereof |
| Cash Deposit at branch or Nedbank ATM (in envelope) | R8,25 plus R1,60 per R100,00 or part thereof |
| Cash Deposit (Nedbank intelligent depositor) | 5 free cash deposits per month, thereafter R 4,13 plus R 0,80 per R100,00 or part thereof |
| EasyPay deposit at Point of Sale | R 6,00 plus R 2,00 per R100,00 or part thereof |
| CHEQUE RELATED FEES | |
| Ordinary cheque book - pocket 40 left counterfoil | R 85,00 |
| Cheque service fee | R 70,00 |
| Cheque deposits including ATM | R 45,00 |
| Cheque encashment | R 60,00 plus R1,60 per R100,00 or part thereof (in addition to cheque service fee) |
| Bank guaranteed cheque | R 130,00 |
| Bank's own cheque | R 130,00 |
| Special clearance of a cheque deposited in branch | R 120,00 |
| Immediate clearance fee | R 120,00 |
| Postdated cheque | R 100,00 |
| SELF SERVICE | |
| Cell phone top-up at another bank's ATM | R8,00 |
| Third party instant payment | R40,00 |

| TRANSACTION | FEE AMOUNT |
|---|---|
| OTHER FEES | |
| Archive image of deposit slip/cheque/ statement >90 days | R15,00 |
| Denied transaction at another bank's ATM or point of sale transaction | R 8,60 |
| Deposit book - standard | R 41,00 |
| Dishonoured payment and unpaid cheques due to insufficient funds | R 110,00 increasing to R 145,00 per item for the fourth and subsequent items within 12 months |
| Disputed debit order | R5,00 |
| Honouring fees | R 110,00 |
| International Currency conversion fee ³ | 2,00% |
| Letter of Authority | R 60,00 |
| Lotto payment fee | R2,20 plus Notification fee ⁴ |
| Preparation of security documentation | R 190,00 |
| Send iMali | R 10,00 for values R1,00 - R1 000,00 R 14,00 for values R1 001,00 - R2 500,00 |
| Stop-payment instruction | R 60,00 |
| Tax Certificate | R 360,00 |
| Non-resident management fee | R 45,00 |
| MANUAL TRANSFERS AND PAYMENTS | |
| Manual payment fees Nedbank to Nedbank | R100,00 |
| Manual payment fees Nedbank to other bank | 1% transaction value with a minimum of R225,00 and a maximum of R500,00 |
| Real time payment fees Nedbank to other bank | R85,00 |
| BALANCE ENQUIRIES | |
| Another Bank's ATM | R 7,00 |
| International balance enquiry | R 7,00 |
| Point of Sale | R1,00 |

NOTES

1. Product Suite no longer offered to new clients
3. A currency conversion fee will apply to all foreign/cross border transactions
4. Email notification - R 0,95; Fax notification - R 8,00; SMS notification - R 1,10

CURRENT ACCOUNT | PAY-AS-YOU-USE (Page 1 of 2)

Effective 1 January 2019



The Pay-as -you-use current account option includes the below fees/transactions :

- Complimentary Nedbank Greenbacks Rewards membership
- Self-service subscription
- e-Note subscription
- Electronic balance enquiries and transaction listings
- Monthly A4 statements
- First copy of statement in branch/fax/email
- Cheque card replacement fees

| PAY-AS-YOU-USE FEES | |
|---|---|
| Monthly maintenance fee | R130,00 |
| Annual cheque card service fee | R175,00 |
| OPTIONAL OVERDRAFT | |
| Monthly facility fee - Overdraft | R55,00 |
| Overdraft - Once off initiation fee - NCA clients | R165,00 plus 10% of limit value more than R1 000,00 with a maximum of R1 207,50 |
| Overdraft - Once off initiation fee - non-NCA clients | 1% of limit value (minimum of R165,00 and no maximum) |
| OPTIONAL GARAGE DEBIT CARD | |
| Annual service fee | R175,00 |

| TRANSACTION | FEE AMOUNT |
|--|--|
| CASH TRANSACTIONS | |
| Cash withdrawal at branch | R 60,00 plus R1,60 per R100,00 or part thereof |
| Cash withdrawal at a Nedbank ATM | R 2,00 per R 100,00 or part thereof |
| Cash withdrawal at another bank's ATM (SASWITCH) | R 8,00 plus R 2,00 per R 100,00 or part thereof |
| International ATM cash withdrawal | R 50,00 plus R 2,00 per R 100,00 or part thereof |
| Cash withdrawal at point of sale | R 4,10 |
| Cash withdrawal with purchase at point of sale | R 4,10 |
| Cash Deposit (branch or Nedbank ATM in envelope) | R8,25 plus R1,60 per R100,00 or part thereof |
| Cash Deposit (Nedbank intelligent depositor) | R 4,13 plus R 0,80 per R100,00 or part thereof |
| EasyPay deposit at Point of Sale | R6,00 plus R1,60 per R100,00 or part thereof |
| BALANCE ENQUIRIES | |
| Another Bank's ATM | R 7,00 |
| International balance enquiry | R 7,00 |
| Point of Sale | R1,00 |

| TRANSACTION | FEE AMOUNT |
|--|---|
| CARD TRANSACTIONS | |
| Card purchases (including garage card transactions) | R 4,10 |
| Denied transaction at point of sale or other Bank's ATM (for insufficient funds) | R 8,60 |
| PAYMENTS | |
| Autotransfer processing fee | R 11,50 |
| Debit order - internal | R 5,00 |
| Debit order - external | R 18,00 |
| Stop order processing fees | R 18,00 |
| SELF SERVICE | |
| Cell phone top-up at another bank's ATM | R 8,00 |
| Interaccount transfer at Nedbank ATM and digital channels | R 4,10 |
| Third party instant payment | R 40,00 |
| Third party payments using digital channels | R 8,10 |
| Internet payment notification - email | R 0,95 |
| Internet payment notification - SMS | R 8,00 |
| Internet payment notification - Fax | R 1,10 |
| Lotto payment fee | R 2,20 plus notification fee ¹ |

Additional card fees may apply. Please refer to the Card Pricing Schedule.

All fees include VAT at 15%.

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.

NOTES

1. Email notification - R 0,95; Fax notification - R 8,00; SMS notification - R 1,10

CURRENT ACCOUNT | PAY-AS-YOU-USE (Page 2 of 2)

Effective 1 January 2019



The Pay-as -you-use current account option includes the below fees/transactions :

- Complimentary Nedbank Greenbacks Rewards membership
- Self-service subscription
- e-Note subscription
- Electronic balance enquiries and transaction listings
- Monthly A4 statements
- First copy of statement in branch/fax/email
- Cheque card replacement fees

| TRANSACTION | FEE AMOUNT |
|---|--|
| MANUAL TRANSFERS AND PAYMENTS | |
| Nedbank to Nedbank | R 100,00 |
| Nedbank to other Bank | 1% transaction value with a minimum of R 225,00 and a maximum of R 500 |
| Real time payment fees - Nedbank to other Bank | R85,00 |
| Counter Interaccount transfer | R 30,00 |
| CHEQUE RELATED FEES | |
| Ordinary cheque book-pocket 40 left counterfoil | R 85,00 |
| Cheque service fee | R 70,00 |
| Cheque deposits including ATM | R 45,00 |
| Cheque encashment | R 60,00 plus R1,60 per R100,00 or part thereof (in addition to cheque service fee) |
| Bank guaranteed cheque | R 130,00 |
| Bank's own cheque | R 130,00 |
| Special clearance of a cheque deposited in branch | R 120,00 |
| Immediate clearance fee | R 120,00 |
| Postdated cheques | R 100,00 |

| TRANSACTION | FEE AMOUNT |
|---|---|
| OTHER FEES | |
| Archive image of deposit slip/cheque/ statement >90 days | R 15,00 |
| Copy of A4 account statement | R 30,00 |
| Disputed debit order | R 5,00 |
| Deposit book - standard | R 41,00 |
| Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders) | R 110,00 increasing to R 145,00 per item for the fourth and subsequent items within 12 months |
| Honouring fees | R 110,00 |
| International Currency conversion fee ² | 2,00% |
| Letter of Authority | R 60,00 |
| Preparation of security documentation | R 190,00 |
| Replacement of Nedbank ATM card | R 135,00 |
| Send iMali | R 10,00 for values R1,00 to R1 000,00 R 14,00 for values R1 001,00 to R2 500,00 |
| Stop payment instruction | R 60,00 |
| Tax Certificate | R 360,00 |
| Transaction list | R 15,00 |
| Non-resident management fee | R 45,00 |

Additional card fees may apply. Please refer to the Card Pricing Schedule.

All fees include VAT at 15%.

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.

NOTES

2. A currency conversion fee will apply to all foreign/cross border transactions

CARDS (Page 1 of 2)

Effective 1 January 2019



Clients on a Bundle/Product Suite option receive their Nedbank Private Wealth credit cards inclusive of the bundle/suite of products^{1,2,4}.

The services below are free of charge on all Nedbank Private Wealth cards:

- Card purchases
- Transactional SMS
- Internet banking subscription fee
- Balance enquiries at Nedbank ATM and self-service devices
- Standard card replacement fee
- Cards issued and deliveries (branch or courier deliveries to Nedbank Private Wealth clients for all Nedbank issued cards^{8,9})
- Card deliveries for lost/stolen (emergency) cards

With the Nedbank Private Wealth Visa Infinite card you receive the below benefits and more:

- Free unlimited domestic and international lounge visits (Bidvest and LoungeKey)¹⁰
- Free travel insurance
- Free Nedbank Greenbacks Rewards points on eligible spend^{11,12} and SHOP card to access earned rewards points as cash
- Free purchase protection
- Free extended warranty.

All information displayed refers to only the South African issued card products and not international offering.

All fees include VAT at 15%.

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.

| CARD FEES | Nedbank Private Wealth Visa Infinite credit card ^{1,2} | Nedbank Private Wealth Product Suite credit card ^{4,5} (existing clients only) |
|--|---|---|
| BUNDLE | | |
| Monthly card maintenance fee ⁶ | Free | Free |
| Supplementary cards | Free | Free |
| Nedbank Greenbacks, rewards membership and enrolment | Free | n/a |
| Membership Rewards, membership and enrolment | n/a | Free |
| Credit facility service fee ⁷ | Free | Free |
| Once-off initiation fee for new accounts opened | R189,65 | R189,65 |

| CARD FEES | Nedbank Private Wealth credit cards ² | Nedbank Private Wealth American Express [®] platinum card ⁵ | Nedbank Private Wealth American Express [®] gold card ^{3,5} | Nedbank Private Wealth garage credit card |
|--|--|---|---|---|
| PAY-AS-YOU-USE | | | | |
| Monthly card maintenance fee ⁶ | R99,00 | R350,00 | R60,00 | R27,00 |
| Supplementary cards | Free | Free | Free | Free |
| Nedbank Greenbacks, rewards membership and enrolment | Free | n/a | n/a | n/a |
| Monthly Membership Rewards, membership and enrolment | n/a | Free | R23,00 | n/a |
| Credit facility service fee ⁷ | Free | R15,00 | R15,00 | R15,00 |
| Once-off initiation fee for new accounts opened | R189,65 | R189,65 | R189,65 | R189,65 |

NOTES

1. The American Express Platinum Card and Nedbank Private Wealth Garage Card are not included in the Infinite Bundle. Stand alone card fees (PAYU) apply.
2. The Visa Infinite card is issued with a Nedbank Private Wealth dual association American Express card.
3. The American Express Gold card is for existing card holders only.
4. The Product Suite option may include the American Express Platinum Card (where Platinum option was taken up) or the American Express Gold Card (where the Gold option was taken up). Does not include the Garage Credit Card. The Product Suite is no longer available to new clients effective 16 July 2018.
5. The Priority Pass Card is only a benefit on the Platinum Card.
6. The fee relates to the monthly administration and maintenance of the value-added services on the account (incl preferential interest rates, free card delivery and where applicable free basic travel insurance, free lounge visits and other benefits).
7. The fee relates to the monthly routine administration and maintenance of the credit facility, costs associated with providing the up to 55 days' interest-free credit facility, as well as the cost of capital associated with providing the credit facility.
8. Standard delivery times apply.
9. For international delivery, charges apply unless lost/stolen emergency cards.
10. Access the Bidvest lounges with any of the Nedbank Private Wealth cards (card holder). Free access for card holder and 1 guest at the LoungeKey lounges (local Bidvest or international LoungeKey lounges) upon presentation of the Visa Infinite cards and mention LoungeKey to access benefit.
11. Eligible spend is all spend (local/international purchases), excluding cash withdrawals, casino chip purchases, finance or other card charges, fees or taxes levied by Nedbank or the Government, purchases or travellers cheques, or other negotiable instruments, garage card transactions, budget account instalments, and interest thereon, insurance premiums and internet transfers/payments.
12. Double Greenbacks (2GB for every R5 spend) rewards points are only earned on the Nedbank Private Wealth Amex credit/cheque card (excl American Express Platinum/Gold cards). Standard points apply to other Nedbank Private Wealth card products.

CARDS (Page 2 of 2)

Effective 1 January 2019

Clients on a Bundle/Product Suite option receive their Nedbank Private Wealth credit cards inclusive of the bundle/suite of products^{1,2,4}.

The services below are free of charge on all Nedbank Private Wealth cards:

- Card purchases
- Transactional SMS
- Internet banking subscription fee
- Balance enquiries at Nedbank ATM and self-service devices
- Standard card replacement fee
- Cards issued and deliveries (branch or courier deliveries to Nedbank Private Wealth clients for all Nedbank issued cards^{8,9})
- Card deliveries for lost/stolen (emergency) cards

With the Nedbank Private Wealth Visa Infinite card you receive the below benefits and more:

- Free unlimited domestic and international lounge visits (Bidvest and LoungeKey)¹⁰
- Free travel insurance
- Free Nedbank Greenbacks Rewards points on eligible spend^{11,12} and SHOP card to access earned rewards points as cash
- Free purchase protection
- Free extended warranty.

All information displayed refers to only the South African issued card products and not international offering.

All fees include VAT at 15%.

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.

| TRANSACTIONS | FEE AMOUNT |
|---|-------------------------------|
| PURCHASES | |
| Fuel transaction fee | R5,50 |
| CASH WITHDRAWALS | |
| Over the counter - Nedbank branches | R50,00 plus R2,00 per R100,00 |
| Nedbank ATM | R2,00 per R100,00 |
| Other bank's ATM | R8,00 plus R2,00 per R100,00 |
| International ATM cash withdrawal ¹³ | R50,44 plus R2,00 per R100,00 |
| DEPOSITS | |
| Cash (branch over the counter/Nedbank ATM) | R50,00 plus R2,00 per R100,00 |
| Cheque (branch over the counter/Nedbank ATM) | R45,00 |
| BALANCE ENQUIRIES | |
| At Nedbank branch | R7,00 |
| Another Bank's ATM | R7,00 |

NOTES

1-12 appear on page one of two

13. A currency conversion fee will apply to all foreign/cross border transactions.

14. Where applicable, and only available within South Africa, overnight card replacement.

15. Payment/transfer effected by Nedbank on instruction and on behalf of the client.

16. May be charged at the discretion of the Bank.



| TRANSACTIONS | FEE AMOUNT |
|--|-------------------------|
| TRANSFERS AND PAYMENTS | |
| Interaccount transfer (internet and self-service terminals) | R4,10 |
| Electronic payments (internet and self-service terminals) | R8,10 |
| Manual payment fee ¹⁵ | R100,00 per transaction |
| Transfer in branch | R75,00 |
| OTHER FEES | |
| Internet Banking - payment notification : SMS | R1,10 |
| Internet Banking - payment notification : email | R0,95 |
| Internet Banking - payment notification : fax | R8,00 |
| Dishonoured payment | R90,00 |
| Tracing fee | Up to R399,00 |
| Incorrect disputed transaction fee (local and international) | R160,00 |
| International currency conversion fee ¹³ | 2,00% |
| Special clearance of a cheque deposited in a branch | R120,00 |
| Same day card replacement service with delivery (local) ¹⁴ | R399,00 |
| Declined transaction fee due to insufficient funds on credit card at other bank's ATM or point of sale | R8,60 |
| Lotto fee (each of Lotto, Powerball, Lotto plus) | R2,20 |
| Banker Card Delivery Fee (replacement/renewal cards only) ¹⁶ | R155,00 |

MONEY MARKET INVESTMENT ACCOUNT (Page 1 of 2)

Effective 1 January 2019



Where balance of R20 000 or more and debit transactions of R500 or more maintained, the following fees are free :

- Electronic payments - internal debit order and automatic payment order
- Card purchases at point of sale
- Cheque issue
- Stop orders
- Payment (digital channels)

| MONEY MARKET INVESTMENT FEES | Balances R20 000 or more and debit transactions greater than R500 | Balances less than R20 000 and debit transactions less than R500 |
|--|---|--|
| Monthly maintenance fee | R0,00 | R20,00 |
| Monthly Visa Electron/Maestro debit card service fee | R135,00 | R135,00 |
| Annual cheque card service fee | R175,00 | R175,00 |
| Monthly Nedbank Greenbacks rewards linkage fee | R22,00 | R22,00 |
| CASH TRANSACTIONS | | |
| Cash Deposit at branch or Nedbank ATM (in envelope) | R 25,00 plus R 2.00 per R 100 or part thereof | R 50,00 plus R 2.00 per R 100 or part thereof |
| Cash Deposit (Nedbank intelligent depositor) | R 1,00 per R 100 or part thereof | R 1,00 per R 100 or part thereof |

The fees below are levied on this account where the balance is below R20 000 or the transaction value is below R500.

| TRANSACTIONS | FEE AMOUNT |
|---------------------------|------------|
| Cheque service fee | R 105,00 |
| Internal debit order | R 5,00 |
| External debit order | R 18,00 |
| Stop order | R 18,00 |
| Point of sale transaction | R 4,10 |

| TRANSACTIONS | FEE AMOUNT |
|--|------------|
| Auto transfer | R 11,50 |
| Counter interaccount transfer | R 75,00 |
| Interaccount transfer (digital channels) | R 4,10 |
| Payment (digital channels) | R 8,10 |

The fees below are levied on this account irrespective of the balance maintained or the transaction value.

| TRANSACTIONS | FEE AMOUNT |
|--|---|
| CASH TRANSACTIONS | |
| Cash withdrawal at branch | R 50,00 plus R 2,00 per R100,00 or part thereof |
| Cash withdrawal at a Nedbank ATM | R 2,00 per R 100 or part thereof |
| Cash withdrawal at another bank's ATM (SASWITCH) | R 8,00 plus R 2,00 per R 100 or part thereof |
| International ATM cash withdrawal | R 50,00 plus R 2,00 per R 100 or part thereof |
| Cash withdrawal at point of sale | R 4,10 |
| Cash withdrawal with purchase at point of sale | R 4,10 |
| EasyPay deposit at Point of Sale | R 5,00 plus R 2,00 per R100,00 or part thereof |

| TRANSACTIONS | FEE AMOUNT |
|--|---|
| SELF SERVICE | |
| Archive image of deposit slip/cheque/ Statement >90 days | R 15,00 |
| Cell phone top-up at Nedbank's ATM | R 1,00 |
| Cell phone top-up at another bank's ATM | R 8,00 |
| Instant payment | R 40,00 |
| Internet banking subscription fee (per month) | R 16,00 |
| Internet payment notification - email | R 0,95 |
| Internet payment notification - Fax | R 8,00 |
| Internet payment notification - SMS | R 1,10 |
| Lotto payment fee | R 2,20 plus notification fee ¹ |
| Copy A4 statement | R 30,00 |

All fees include VAT at 15%.

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.

NOTES

1. Email notification - R 0,95; Fax notification - R 8,00; SMS notification - R 1,10

MONEY MARKET INVESTMENT ACCOUNT (Page 2 of 2)

Effective 1 January 2019



Where balance of R20 000 or more and debit transactions of R500 or more maintained, the following fees are free :

- Electronic payments - internal debit order and automatic payment order
- Card purchases at point of sale.
- Cheque issue
- Stop orders
- Payment (digital channels)

The fees below are levied on this account irrespective of the balance maintained or the transaction value.

| TRANSACTION | FEE AMOUNT |
|---|--|
| BALANCE ENQUIRIES | |
| Another Bank's ATM | R 7,00 |
| International balance enquiry | R 7,00 |
| In branch counter balance enquiry | R 7,00 |
| Point of Sale | R1,00 |
| CARD TRANSACTIONS | |
| Card purchases (including garage card transactions) | R 4,10 |
| Denied transaction at other banks ATM or point of sale (for insufficient funds) | R 8,60 |
| CHEQUE RELATED FEES | |
| Ordinary cheque book - pocket 40 left counterfoil | R85,00 |
| Cheque deposits including ATM | R45,00 |
| Cheque encashment | R50,00 plus R2,00 per R100,00 or part thereof (in addition to cheque service fees) |
| Bank guaranteed cheque | R130,00 |
| Bank's own cheque | R130,00 |
| Special clearance of a cheque deposited in branch | R120,00 |
| Immediate clearance fee | R120,00 |
| Postdated cheques | R100,00 |
| MANUAL TRANSFERS AND PAYMENTS | |
| Manual payment fees - Nedbank to Nedbank | R100,00 |
| Manual payment fees - Nedbank to other Bank | 1% of transaction value with a minimum of R225,00 and a maximum of R500,00. |
| Real time payment fees - Nedbank to other Bank | R85,00 |
| Counter interaccount transfer | R30,00 |

| TRANSACTION | FEE AMOUNT |
|---|--|
| STATEMENTS | |
| Copy of A4 statement (branch/fax/email) per PDF document | R0,00 |
| Counter statement (transaction list) | R30,00 |
| Counter archived statement (up to 5 years) | R15,00 |
| Nedbank ATM | R15,00 |
| OTHER FEES | |
| Archive image of deposit slip/cheque/ statement >90 days | R 15,00 |
| Deposit book | R 41,00 |
| Deposit correction | R 16,00 |
| Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders) | R 60,00 increasing to R 150 for the 4th & subsequent items within 12 months |
| Disputed debit order | R 5,00 |
| e-Notes Monthly subscription | R 12,00 |
| International currency conversion fee ² | 2,00% |
| Letter of authority | R 60,00 |
| Preparation of security documentation | R 190,00 |
| Replacement of Nedbank ATM card | R 135,00 |
| Send iMali | R 10,00 for values R1,00 to R1 000,00 R 14,00 for values R1 001,00 to R2 500,00 |
| Stop payment | R 60,00 |
| Tax certificate | R 360,00 |

All fees include VAT at 15%.

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.

NOTES

2. A currency conversion fee will apply to all foreign/cross border transactions

FOREIGN EXCHANGE (FOREX)

Effective 22 July 2019



Your private banker can provide access to foreign exchange services whether it is for travelling overseas or to make use of global solutions for sending or receiving money.

The foreign exchange services (the cash passport and foreign bank notes) arranged through your private banker are delivered to you free of charge.

| TRANSACTIONS | FEE AMOUNT |
|---|------------|
| TRAVEL RELATED PRODUCTS | |
| Foreign Bank Notes - Purchase and Sales | |
| Commission (arranged via private banker) | 1,00% |
| Commission (arranged via Nedbank branch) | 2,10% |
| Minimum charge | R110,00 |
| Common Monetary Area (CMA) Bank Notes | |
| Commission | 3,40% |
| Minimum charge | R120,00 |
| Travellers Cheque Purchases | |
| Commission | 2,30% |
| Minimum charge | R110,00 |
| TRAVEL CARDS | |
| Multicurrency Cash Passport | |
| Commission | 1% |
| Initial card fee | R161,00 |
| Cross currency conversion fee ¹ | 4% |
| Encashment of unused funds on card ¹ | 1% |
| Delivery | Free |
| Nedbank Travel Card | |
| Commission | 1,10% |
| Minimum charge | R110,00 |
| Initial card fee | Free |
| Back up card | Free |
| POS transactions | Free |
| Encashment of funds to Nedbank current account | Free |
| Cross currency conversion fee | 3% |
| ATM withdrawal fee | US\$ 3,00 |
| Delivery | Free |

| TRANSACTIONS | FEE AMOUNT |
|--|------------|
| GLOBAL RELATED SERVICES (SWIFT) | |
| Outward Telegraphic Transfer of funds | |
| Commission | 0,63% |
| Minimum charge | R158,26 |
| Maximum charge | R825,18 |
| Communication fee (swift fee) | R119,76 |
| Incorrect instruction ³ | R267,00 |
| Courier fee | R127,25 |
| Inward Telegraphic Transfer of funds - Amounts over R2 000 | |
| Commission | 0,68% |
| Minimum charge | R156,36 |
| Maximum charge | R834,05 |
| Inward Telegraphic transfer of funds - Amounts under R2 000 | |
| Communication (swift fee) | R106,93 |
| Pension payments ² | R57,74 |
| Payment search minimum charge | R237,38 |
| Foreign Bank Drafts Purchased | |
| Commission | 0,85% |
| Minimum charge | R213,86 |
| Maximum charge | R1 096,03 |
| Payment search | R302,61 |
| Unpaid advice ³ | R214,00 |

All fees include VAT at 15%.

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.

NOTES

1. Terms and conditions apply.
2. Available to eligible clients on application.
3. Fee excludes foreign charges.

HOME LOANS

Effective 1 January 2019

Select a Home Loan as one of our flexible financing solutions.

The long term finance is structured over a maximum repayment period of 240 months with flexible repayment options and providing you access to your surplus funds in your account through our world class digital services.

| HOME LOAN FEES | FEE AMOUNT | |
|--|-----------------------------------|--|
| MONTHLY SERVICE FEES | | |
| Existing pre-NCA ¹ client with a bond < R500 000 | R5,70 | |
| Existing pre-NCA ¹ client with a bond >= R500 000 | R69,00 | |
| New clients and existing post-NCA ¹ clients | R69,00 | |
| INITIATION FEES | | |
| | WITHIN NATIONAL CREDIT ACT | OUTSIDE NATIONAL CREDIT ACT |
| New Loan | R6 037,00 | 0,575% of loan amount, minimum R6 900,00 |
| Further loan with registration | R6 037,00 | 0,575% of increase amount, minimum R5 750,00 |
| Further loan without registration (re-Advance) | No fee | No fee |

| TRANSACTION | FEE AMOUNT | |
|-------------------------------|---|--|
| DEPOSITS | | |
| Cash deposit fee ² | R40,00 plus R1,60 per R100,00 or part thereof | |
| Cheque deposit fee | R45,00 | |

All fees include VAT at 15%.

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.

NOTES

1. NCA refers to the National Credit Act that came into effect on loans 1 June 2007.
2. Cash deposit fees will be charged every time 'cash' deposits are made into a home loan account.

STRUCTURED LENDING

Effective 1 January 2019

A client-centric solution offering a consolidated facility with flexibility in rates, term, repayment and security structures.



| STRUCTURED LENDING FEE | WITHIN NATIONAL CREDIT ACT | OUTSIDE NATIONAL CREDIT ACT |
|--|--|--|
| Monthly service fees (post-NCA loans) ¹ | R69,00 per loan | R115,00 per account |
| Monthly service fees (pre-NCA loans) ¹ | R57,50 per loan | R57,50 per loan |
| Initiation fees | Maximum R1 265,00 without bond registration or R6 037,00 with bond registration. Excludes property valuation fees. | Percentage of loan amount (risk based), minimum of R8 625,00 |
| Further loan/amendment fee | Charged as initiation fee | Percentage of loan amount (risk based), minimum of R8 625,00 |

| TRANSACTION | FEE AMOUNT |
|--|--|
| DEPOSITS | |
| Cash deposit fee ² | R40,00 (base fee) plus R1,60 per R100,00 or part thereof |
| Cheque deposit fee | R45,00 |
| DRAWDOWNS | |
| Drawdowns to nominated account | Free |
| Drawdowns to another non-Nedbank account | 1% of transaction value with a minimum of R225,00 and a maximum of R 500,00. |
| Drawdowns to another Nedbank account | R90,00 |
| Real-time payments | R95,00 |

All fees include VAT at 15%.

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.

NOTES

1. NCA refers to the National Credit Act that came into effect on loans 1 June 2007
2. Cash deposit fees will be charged every time 'cash' deposits are made into the loan account.

LETTER OF GUARANTEE

Effective 1 January 2019

Access to Bank Undertakings in the form of Guarantees as a payment instrument.

| FEES | STANDARD GUARANTEE | NON-STANDARD ¹ GUARANTEE |
|---|--------------------|-------------------------------------|
| GUARANTEE ISSUED AGAINST BANKING PRODUCTS | | |
| Establishment Fees | | |
| R0,00 - R99 999,99 | R900,00 | R1 800,00 |
| R100 000,00 - R499 999,99 | R1 215,00 | R2 310,00 |
| R500 000,00 - R999 999,99 | R3 450,00 | R6 900,00 |
| R1 000 000,00 + | R5 300,00 | R10 600,00 |
| Renewal Fees² | | |
| R0,00 - R99 999,99 | R900,00 | R900,00 |
| R100 000,00 - R499 999,99 | R1 215,00 | R1 215,00 |
| R500 000,00 - R999 999,99 | R3 450,00 | R3 450,00 |
| R1 000 000,00 + | R5 300,00 | R5 300,00 |
| Amendment Fees | | |
| Amendment, including increase of letter of guarantee amount | R800,00 | R800,00 |
| Non-takeup | | |
| Non-takeup Fees | R800,00 | R800,00 |

| FEES | STANDARD GUARANTEE | NON-STANDARD ¹ GUARANTEE |
|---|--------------------|-------------------------------------|
| GUARANTEE ISSUED AGAINST INVESTMENT PORTFOLIO | | |
| Establishment and Renewal Fees | | |
| R0,00 - R39 999,99 | R930,00 | R985,00 |
| R40 000,00 - R99 999,99 | R1 230,00 | R1 300,00 |
| R100 000,00 - R499 999,99 | R3 540,00 | R3 750,00 |
| R500 000,00 + | R5 440,00 | R5 770,00 |
| Amendment Fees | | |
| Amendment, including increase of letter of guarantee amount | R800,00 | R850,00 |
| Non-takeup | | |
| Non-takeup Fees | R800,00 | R850,00 |

All fees include VAT at 15%.

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.

NOTES

1. Approval and use of non-standard guarantee formats.
2. Property guarantees are renewed every three months and performance guarantees are renewed every six months.

VEHICLE AND ASSET FINANCE

Effective 1 January 2019

A flexible vehicle and asset solution to meet your short to medium term needs with varied structuring features.

VEHICLE AND ASSET FINANCE FEES

| | |
|-----------------------------------|---|
| Monthly service fees | R69,00 |
| Initiation fees - NCA clients | R1 207,50 |
| Initiation fees - non-NCA clients | R2 875,00 |
| Early settlement fee ¹ | Interest on the outstanding capital amount in the event that 90 (ninety) days notice is not given to the Bank |
| Restructure fee | R1 207,50 |

All fees include VAT at 15%.

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.

NOTES

1. Applicable to agreements with an original principal debt value of R250 000 or more.