










BANKING

FEE SCHEDULE 2017



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ADDITIONAL BENEFITS

ACCESS YOUR WEALTH



Access our **client service suite** 24 hours a day, seven days a week, 365 days a year.



Enjoy a personal and close relationship with your **dedicated private banker**.



Nedbank App Suite™ allows for safe, secure banking and stock transactions – anytime, anywhere.



Consolidated view™ lets you view all your wealth, from around the globe, in one place.

ENJOY YOUR CARD REWARDS



Earn **Greenbacks points** every time you use your Nedbank Private Wealth cheque or credit card. Access your Nedbank Greenbacks points as cash.*



Get **free access** to Bidvest lounges at major domestic South African airports, to international lounges through Priority Pass™ and American Express®.



Enjoy an **exclusive concierge service travel desk** as an American Express® Platinum Cardholder to take care of your lifestyle and travel needs, including: Fine-dining reservations | Travel arrangements (booking flights, cruises, accommodation and car rentals) | Membership Rewards® redemptions | Foreign currency for your destination(s).



Get **free travel insurance**.*



Earn **Membership Rewards®** every time you use your American Express® Card.*

ADDITIONAL BENEFITS (CONTINUED)

SAFE AND SECURE



SMS notifications of your card and current account transactions mean more secure banking. Approve-it™ ensures your internet banking and online card purchases are secure and gives you complete control over your transactions through your cellphone.

To find out more about the services and solutions we offer you, our valued client, visit nedbankprivatewealth.co.za or contact us 24 hours a day, seven days a week, 365 days a year on **0860 111 263**.



PRIVATE WEALTH
SINCE 1834

SOUTH AFRICA | UNITED KINGDOM | UNITED ARAB EMIRATES | JERSEY | GUERNSEY | ISLE OF MAN

*Terms & Conditions Apply

Nedgroup Private Wealth (Pty) Ltd (Reg No 1997/00963/07), trading as Nedbank Private Wealth, is an authorised financial services provider and registered credit provider through Nedbank Ltd, and a member of JSE Ltd through Nedgroup Private Wealth Stockbrokers (Pty) Ltd.

SNAPSHOT VIEW

CURRENT ACCOUNT RELATED FEES	2016	2017
Monthly Maintenance fee - Platinum Package	R363,00	R384,00
Monthly Maintenance fee - Pay-as-you-use	R105,00	R112,00
Monthly Maintenance fee - Gold Package	R84,00	R89,00
Overdraft fee	R40,00	R45,00
Cheque Encashment	R35.00 + R1.32 per R100 or part thereof in addition to cheque service fee	R40.00 + R1.40 per R100 or part thereof in addition to cheque service fee
Post dated cheques		R90,00
In branch cash withdrawals	R35.00 + R1.32 per R100 or part thereof	R40.00 + R1.40 per R100 or part thereof
Cheque deposits	R15,00	R120,00
In branch cash deposits - Platinum Package	First 5 free per month thereafter R7.00 + R1.32 per R100 or part thereof	First 5 free per month thereafter R7.50 + R1.40 per R100 or part thereof
Send iMali	R13.50 for values R1.00 to R1000.00	R6,00 for values R1.00 to R1000.00
International cash withdrawal	R35.00 + R1.32 per R100 or part thereof	R40.00 + R1.40 per R100 or part thereof
Point of sale transactions - Pay-as-you-use	R4,50	R4,00
Internal debit order - Pay-as-you-use	R6,00	R5,00
CARD RELATED FEES	2016	2017
Credit facility fee (Pay-as-you-use credit cards)		R13,00
Credit/Cheque cards - Decline at Point of sale		R7,50
Credit/Cheque cards - Decline at Nedbank ATM		R3,50
Credit/Cheque cards - Decline at other banks ATM		R5,00
Cheque cards - Point of sale balance enquiry		R1,00



CURRENT ACCOUNT

FEE SCHEDULE 2017



PRODUCT SUITE (CURRENT ACCOUNT)

Effective from 1 January 2017

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.

PRODUCT SUITE FEE	CHARGES (VAT INCLUSIVE 14%)
Monthly maintenance fee - Platinum Plan	R384,00
Monthly maintenance fee - Gold Plan ¹	R89,00
Garage Debit Card - service fee	R24,00

NEDBANK LIMITED (REGISTRATION NUMBER 1951/000009/06). AUTHORISED FINANCIAL SERVICES PROVIDER. REGISTERED CREDIT PROVIDER IN TERMS OF THE NATIONAL CREDIT ACT (NCR REGISTRATION NO NCRCP16). WE SUBSCRIBE TO THE CODE OF BANKING PRACTICE OF THE BANKING ASSOCIATION OF SOUTH AFRICA AND, FOR UNRESOLVED DISPUTES, SUPPORT RESOLUTION THROUGH THE OMBUDSMAN FOR BANKING SERVICES. A MEMBER OF THE OLD MUTUAL GROUP.

PRODUCT SUITE (CURRENT ACCOUNT)

THE FOLLOWING SERVICES ARE PROVIDED FREE-OF-CHARGE

ANNUAL AND MONTHLY FEES	PAYMENTS
Cheque card annual service fee Nedbank Greenbacks rewards membership fee Self-service banking subscription fee e-Note monthly subscription fee	Stop order processing fees Autotransfer processing fees Debit order - external / internal Cheque service fees (first 5 cheques per cycle are free)
IN-BRANCH TRANSACTIONS	CARD TRANSACTIONS
Balance enquiry Transaction listing Inter-account transfer	Card purchases Card purchases and withdrawals at Point of Sale ³ Fuel transaction fees/garage card transactions

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PRODUCT SUITE (CURRENT ACCOUNT)

THE FOLLOWING SERVICES ARE PROVIDED FREE-OF-CHARGE

SELF SERVICE	STATEMENTS
All Nedbank ATM Transactions (excl. Denied transaction) Balance enquiries at self-service terminals Transaction list at self-service terminals Third party payments at self service terminals	Monthly A4 statements Copy of statement (branch/fax/email)
DIGITAL TRANSACTIONS (includes internet, telephone, cellphone and SMS banking)	OTHER
Balance enquiry Interaccount transfer Third-party payments Transaction list up to five years Archive image of deposit slip/cheque Digital transaction notifications (SMS, fax, email)	Card replacement fees Replacement of Nedbank ATM card Ordinary cheque book - First free

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PRODUCT SUITE (CURRENT ACCOUNT)

THE SERVICES BELOW CARRY-A-CHARGE

OVERDRAFT FEE	CHARGES (VAT INCLUSIVE 14%)
Monthly facility fee	R45,00
Once off initiation fee (for clients inside NCA)	1% of limit amount with minimum of R165,00 and maximum of R1 197,00.
Once off initiation fee (for clients outside NCA)	1% of limit amount with minimum of R165,00 and no maximum.
CASH TRANSACTIONS	
Cash withdrawal at branch	R40,00 plus R1,40 per R100,00 or part thereof
Cash withdrawal at another bank's ATM (SASWITCH)	R7,00 plus R4,50 plus R1,40 per R100 or part thereof
Cash deposit (branch)	First 5 free per month, thereafter R7,50 plus R1,40 per R100,00 or part thereof
EasyPay deposit at Point of Sale ³	R1,40 per R100,00 or part thereof
International ATM cash withdrawal	R40,00 plus R1,40 per R100,00 or part thereof

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PRODUCT SUITE (CURRENT ACCOUNT)

THE SERVICES BELOW CARRY-A-CHARGE

CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
BALANCE ENQUIRIES	
Another bank's ATM	R5,00
International balance enquiry	R5,00
Point of Sale	R1,00
IN-BRANCH TRANSACTIONS	
Bank guaranteed cheque	R85,00
Cheque deposits	R20,00
Cheque encashment	R40,00 plus R1,40 per R100,00 or part thereof
Bank's own cheque	R85,00
Stop-payment instruction	R50,00
Special clearance of a cheque deposited in a branch	R100,00
Immediate clearance fee	R100,00

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PRODUCT SUITE (CURRENT ACCOUNT)

THE SERVICES BELOW CARRY-A-CHARGE

CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
IN-BRANCH TRANSACTIONS	
Archive image of deposit slip/cheque/statement >90 days	R14,00
Manual payment fees:	
- Nedbank to Nedbank	R60,00
- Nedbank to other bank	R100,00
SELF SERVICE	
Denied transaction at Nedbank ATM	R3,50
Cell phone top-up at another bank's ATM	R5,00
Denied transaction at another banks ATM	R40,00
Internet banking: Third party instant payment	R6,00

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PRODUCT SUITE (CURRENT ACCOUNT)

THE SERVICES BELOW CARRY-A-CHARGE

CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
OTHER FEES	
Honouring fees	R110,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R140,00 per item for the fourth and subsequent items within 12 months
Send iMali	R6,00 for values R1,00 to R1 000,00 R14,00 for values R1 001,00 to R2 500,00
Deposit book-standard	R33,00
Ordinary cheque book - pocket 40 left counterfoil	First free thereafter R50,00
Cheque service fees	First 5 cheques per cycle free, thereafter service fees apply: R30,00 for values from R1,00 to R1 499,00 R45,00 for values from R1 500,00 & above

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PRODUCT SUITE (CURRENT ACCOUNT)

THE SERVICES BELOW CARRY-A-CHARGE

CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
OTHER FEES	
Tax Certificate	R346,50
Preparation of security documentation	R170,00
Letter of Authority	R50,00
International currency conversion fee ²	2,00%
Postdated cheques	R90,00
Lotto Payment Fee	R2,00 Plus Notification Fee ⁴
Point of Sale Declined Transaction	R7,50

NOTES

1. Please note that this product is being phased out and no new accounts will be opened. Should you wish to convert your current package to one we think will suit your needs better please contact your Private Banker.
2. All foreign exchange transactions attract a currency conversion fee.
3. These fees apply at all stores where cash at tillpoint is offered, including Pick 'n Pay Group.
4. These fees are determined based on notification method: Email R0,80, SMS R1,00, Fax R5,50

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CARDS

FEE SCHEDULE 2017



CARDS

Effective from 1 January 2017

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 MEMBERSHIP FEES	FEES (VAT INCLUSIVE AT 14%)
Monthly Card Service Fee - Nedbank Private Wealth Product Suite (Excluding garage card) ^{1, 2}	Free
Monthly Card Service Fee - Pay-as-you-use plan - Nedbank Private Wealth Credit Card	R53,00
Monthly Card Service Fee - Pay-as-you-use plan - American Express® Platinum Charge Card	R314,00
Monthly Card Service Fee - Pay-as-you-use plan - American Express Gold Charge Card ²	R53,00
Monthly Card Service Fee - supplementary cards	Free
Monthly Card Service Fee - Garage Credit Card	R24,00

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CARDS



CARD MEMBERSHIP FEES	FEES (VAT INCLUSIVE AT 14%)
Monthly Membership Rewards™ for American Express Gold Charge Card (linkage fee)	R20,00
Monthly Membership Rewards™ for American Express Platinum Charge Card (linkage fee)	Free
Monthly membership fee and annual enrolment fee Nedbank Greenbacks Rewards for Nedbank Private Wealth credit cards	Free
Credit Facility Fee ¹⁰	R13,00
Once-off initiation fee	R188,00
TRANSACTION FEES	FEES (VAT INCLUSIVE AT 14%)
PURCHASES	
Card Purchases	Free
Fuel transaction fee	R5,00

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CARDS

TRANSACTION FEES	FEES (VAT INCLUSIVE AT 14%)
CASH WITHDRAWALS	
Over the counter - Nedbank branch	R40,00 plus R1,40 per R100
Nedbank ATM	R4,50 plus R1,40 per R100
Other bank's ATM	R7,00 plus R4,50 plus R1,32 per R100
International cash withdrawals ³	R40,00 plus R1,40 per R100
DEPOSITS	
Cash (over the counter / at Nedbank ATM)	R11,00 plus R1,40 per R100 (minimum R17,00)
Cheque (over the counter / at Nedbank ATM)	R20,00
TRANSFERS AND PAYMENTS	
Interaccount transfer (internet and self-service terminal)	R4,00

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CARDS

TRANSACTION FEES	FEES (VAT INCLUSIVE AT 14%)
TRANSFERS AND PAYMENTS	
Manual payment fee ⁵	R60,00 per transaction
Electronic payment (internet and self-service terminal)	R8,00
Transfer (Branch)	R40,00
BALANCE ENQUIRIES	
Branch (Nedbank)	Free
Nedbank ATM and self-service devices	Free
Other bank's ATM	R5,00
VALUE ADDED SERVICES	
Transactional SMS	Free
Internet Banking - payment notification: SMS	R1,00
Internet Banking - payment notification: email	R0,80
Internet Banking - payment notification: fax	R5,50

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CARDS

TRANSACTION FEES	FEES (VAT INCLUSIVE AT 14%)
PENALTY CHARGES	
Declined authorisation fee (POS Decline) ⁸	R7,50
Declined authorisation fee (Nedbank ATM Decline) ⁸	R3,50
Declined authorisation fee (Other bank's ATM Decline) ⁸	R5,00
Dishonoured Payment	R90,00
Tracing Fee	Up to R377,00
Incorrect Disputed Transaction Fee (local & international)	R150,00
OTHER FEES	
Currency conversion fee ³	2%
Special clearance of a cheque deposited in a branch	R100,00
Monthly internet banking subscription fee	Free
Same day card replacement and delivery service (local) ⁴	R375,00
Standard card replacements (issuing)	Free
Card delivery (local branch or courier deliveries to Nedbank Private)	Free
Wealth Clients for Nedbank issued cards) ^{6,7}	

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CARDS

TRANSACTION FEES	FEES (VAT INCLUSIVE AT 14%)
OTHER FEES	
Card delivery for lost/stolen (emergency) cards Bidvest lounge access at major South African airports (domestic) with credit card or charge card (card holder only) ⁹	Free Unlimited free visits, guests payable

NOTES

1. Card service fees are included in the product suite's monthly maintenance fee for the Nedbank Private Wealth cheque card, Nedbank Private Wealth credit card, American Express Platinum/Gold Charge Cards.
2. The American Express Gold Charge Card is for existing cardholders only
3. A currency conversion fee will apply to all foreign/cross border transactions
4. Where applicable, and only available within South Africa
5. Payment/transfer effected by Nedbank on instruction and on behalf of the client
6. Standard delivery times apply.
7. For International delivery, charges apply.
8. Applicable where insufficient available credit/funds on the credit card/garage credit card facility.
9. Access with Nedbank Private Wealth credit card or American Express charge cards.
10. Only charged for Nedbank Private Wealth credit card/ garage credit card facility - pay-as-you-use plan.

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PAY-AS-YOU-USE

FEE SCHEDULE 2017



PAY-AS-YOU-USE

Effective from 1 January 2017

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.

PAY-AS-YOU-USE FEE	CHARGES (VAT INCLUSIVE 14%)
Monthly maintenance fee	R112,00
Garage Debit Card - service fee	R24,00
Cheque Card - service fee	R169,00

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PAY-AS-YOU-USE

THE FOLLOWING SERVICES ARE PROVIDED FREE-OF-CHARGE	
ANNUAL AND MONTHLY FEES	DIGITAL TRANSACTIONS (includes internet, telephone, cellphone and SMS banking)
Nedbank Greenbacks rewards membership fee Self-service banking subscription fee e-Note monthly subscription fee	Balance enquiry Transaction list up to five years Archive image of deposit slip/cheque
STATEMENTS	OTHER
Monthly A4 statements First copy of statement in branch/fax/email	Cheque Card replacement fees Ordinary cheque book - First free
SELF SERVICE	SELF SERVICE
Balance enquiries at branch Balance enquires at Nedbank ATM Balance enquiry at Nedbank Self-Service Terminal	Cellphone topup at ATM Transaction list at self service terminal - first free Transaction list at ATM

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PAY-AS-YOU-USE

THE SERVICES BELOW CARRY A CHARGE

CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
OVERDRAFT FEE	
Monthly facility fee	R45,00
Once off initiation fee (for clients inside NCA)	1% of limit amount with minimum of R165,00 and maximum of R1 197,00.
Once off initiation fee (for clients outside NCA)	1% of limit amount with minimum of R165,00 and no maximum.
CASH TRANSACTIONS	
Cash withdrawal at a branch	R40,00 plus R1,40 per R100,00 or part thereof
Cash withdrawal at point of sale	R4,00
Purchase and cash withdrawal at point of sale ²	R6,00
Cash withdrawal at a Nedbank ATM	R4,50 plus R1,40 per R100,00 or part thereof
Cash withdrawal at another bank's ATM (Saswitch)	R7,00 plus R4,50 plus R1,40 per R100 or part thereof

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PAY-AS-YOU-USE

THE SERVICES BELOW CARRY A CHARGE

CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
BALANCE ENQUIRIES	
At another Bank's ATM	R5,00
International balance enquiry	R5,00
Point of Sale balance enquiry	R1,00
IN-BRANCH TRANSACTIONS	
Cheque deposit	R20,00
Cheque encashment	R40,00 plus R1,40 per R100,00 or part thereof
Transaction list	R14,00
Copy Statement	R25,00 (First copy of statement is free)
Interaccount transfer	R20,00
Bank-guaranteed cheque	R85,00

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PAY-AS-YOU-USE

THE SERVICES BELOW CARRY A CHARGE	
CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
IN-BRANCH TRANSACTIONS	
Bank's own cheque	R85,00
Stop-payment instruction	R50,00
Special clearance of a cheque deposited in a branch	R100,00
Immediate clearance fee	R100,00
Archive image of deposit slip/cheque/statement > 90 days in branch	R14,00
Manual payment fees:	
- Nedbank to Nedbank	R60,00
- Nedbank to other bank	R100,00

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PAY-AS-YOU-USE

THE SERVICES BELOW CARRY A CHARGE	
CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
CARD TRANSACTIONS	
Card purchases	R4,00
Fuel transaction fee/garage card transaction	R4,00
Point of sale decline transaction	R7,50
PAYMENTS	
	CHARGES (VAT INCLUSIVE 14%)
Stop order processing fees	R16,00
Autotransfer processing fee	R9,50
Debit order - external	R16,00
Debit order - internal	R5,00
Automatic payment order	R5,00
Cheque service fees	R30,00 for values from R1,00 to R1499,00 R45,00 for values from R1 500,00 & above

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PAY-AS-YOU-USE

THE SERVICES BELOW CARRY A CHARGE

CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
SELF SERVICE	
Cash deposit at Nedbank Intelligent Depositor ATM	R3,50 plus R0,70 per R100,00 or part thereof
Cash deposit at Nedbank ATM	R7,50 plus R1,40 per R100,00 or part thereof
Interaccount transfer at Nedbank ATM	R4,00
Denied transaction at Nedbank ATM	R3,50
Cellphone top up at another bank's ATM	R6,00
Denied transactions at another bank's ATM	R5,00
Third party payments at self service terminals	R8,00
Interaccount transfer at self service terminals	R4,00
DIGITAL TRANSACTIONS (INCLUDES INTERNET, TELEPHONE, CELLPHONE AND SMS BANKING)	
Interaccount transfers	R4,00
Third party payments	R8,00

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PAY-AS-YOU-USE

THE SERVICES BELOW CARRY A CHARGE	
CHARGEABLE TRANSACTIONS	CHARGES (VAT INCLUSIVE 14%)
DIGITAL TRANSACTIONS (INCLUDES INTERNET, TELEPHONE, CELLPHONE AND SMS BANKING)	
Third party instant payments	R40,00
Internet payment notification - SMS	R1,00
Internet payment notification - Email	R0,80
Internet payment notification - Fax	R5,50
Lotto Payment Fee	R2,00 plus notification fee
OTHER FEES	
Honouring fees	R110,00
Dishonoured payment and unpaid cheques due to insufficient funds (including debit/stop orders)	R110,00 increasing to R140,00 per item for the fourth and subsequent items within 12 months
Postdated cheques	R90,00
Ordinary cheque book - pocket 40 left counterfoil	First free, thereafter R50,00

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PAY-AS-YOU-USE

THE SERVICES BELOW CARRY A CHARGE

CHARGEABLE TRANSACTIONS

CHARGES (VAT INCLUSIVE 14%)

OTHER FEES

Replacement of Nedbank ATM card	R130,00
Send iMali	R6,00 for values R1,00 to R1 000,00 R14,00 for values R1 001,00 to R2 500,00
Deposit book - standard	R33,00
Certificate of balance	R346,50
Preparation of security documentation	R170,00
Letter of Authority	R50,00
International currency conversion fee ¹	2,00%

NOTES

1. All foreign exchange transactions attract a currency conversion fee.
2. These fees apply at all stores where cash at tillpoint is offered, including Pick 'n Pay Group.

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MONEY MARKET INVESTMENT

FEE SCHEDULE 2017



MONEY MARKET INVESTMENT

Effective from 1 January 2017

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	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
ANNUAL FEES		
Cheque card service fee (including lost card protection)	R169,00	R169,00

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MONEY MARKET INVESTMENT

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
MONTHLY FEES		
Visa Electron/Maestro debit card service fee Greenbacks linkage fee (per month) Account maintenance fee E-notes Self-service banking subscription fee ²	Free R18,00 Free Free Free	R4,00 R18,00 R20,00 Free Free
TRANSACTION FEES		
DEPOSITS		
Electronic deposit Cheque deposit at Nedbank ATM or branch	Free R20,00	Free R20,00

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MONEY MARKET INVESTMENT



TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
TRANSACTION FEES		
DEPOSITS		
Cash deposit at a Nedbank ATM or branch	R7,50 plus R1,40 per R100,00 or part thereof	R7,50 plus R1,40 per R100,00 or part thereof
Nedbank Intelligent Depositor ATM	R3,50 plus R0,70 per R100,00 or part thereof	R3,50 plus R0,70 per R100,00 or part thereof

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MONEY MARKET INVESTMENT

TYPE OF TRANSACTION/FEE		CHARGES (VAT INCL 14%)	
		BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
TRANSACTION FEES			
ATM TRANSACTIONS			
Cash withdrawal at Nedbank ATM		R4,50 plus R1,40 per R100,00 or part thereof	R4,50 plus R1,40 per R100,00 or part thereof
Cash withdrawal at another Bank's ATM		R7,00 plus R4,50 plus R1,40 per R100,00 or part thereof	R7,00 plus R4,50 plus R1,40 per R100,00 or part thereof
ATM denied transaction fee at Nedbank ATM		R3,50	R3,50
Interaccount transfers at Nedbank ATM		Free	Free
SASwitch ATM denied transaction		R5,00	R5,00
SASwitch Cellphone topup		R6,00	R6,00
SASwitch Balance enquiry		R5,00	R5,00

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MONEY MARKET INVESTMENT



TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
TRANSACTION FEES		
OTHER FEES		
At a branch - debit or cheque card withdrawal	R40,00 plus R1,40 per R100,00 or part thereof	R40,00 plus R1,40 per R100,00 or part thereof
Transaction list	Free	R14,00
International ATM cash withdrawal ¹	R40,00 plus R1,40 per R100,00 units of foreign currency	R40,00 plus R1,40 per R100,00 units of foreign currency
International balance enquiry	R5,00	R5,00
Point of Sale balance enquiry	R1,00	R1,00

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MONEY MARKET INVESTMENT



TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
TRANSACTION FEES		
SELF SERVICE TERMINAL TRANSACTIONS		
Transaction list (within 90 days / older than 90 days)	Free	First free then R5,00
Interaccount transfer	Free	R4,00
Account payment	Free	R8,00
Archive image of deposit slip/cheque	Free	R2,00

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MONEY MARKET INVESTMENT



TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
DIGITAL TRANSACTIONS (includes internet, telephone, cellphone and SMS banking)		
Inter-account transfer	Free	R4,00
Account payment	Free	R8,00
Instant payment fee	R40,00	R40,00
Third-party payment notifications on internet banking		
- SMS	Free	R1,00
- Email	Free	R0,80
- Fax	Free	R5,50
Balance enquiry	Free	Free
Third-party payment	Free	R8,00
Faxed statements - telephone banking	Free	Free

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MONEY MARKET INVESTMENT

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
ELECTRONIC PAYMENTS		
Debit order - external	R16,00	R16,00
Debit order - internal	Free	R5,00
Automatic payment order	Free	R5,00
Stop order	R16,00	R16,00
Send iMali	R6,00 for values R1,00 to R1 000,00	R6,00 for values R1,00 to R1 000,00
	R14,00 for values R1 001,00 to R2 500,00	R14,00 for values R1 001,00 to R2 500,00

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MONEY MARKET INVESTMENT

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
CARD TRANSACTIONS		
Card purchases	Free	R4,00
Fuel transaction fees/garage card transactions	Free	R4,00
Withdrawal at point of sale	Free	R4,00
EasyPay deposit at point of sale	R1,40 per R100,00 or part thereof	R1,40 per R100.00 or part thereof
Combined cash & withdrawal transaction	Free	R6,00
Point of Sale denied transaction	R7,50	R7,50
BRANCH TRANSACTIONS		
Bank's own cheque	R85,00	R85,00
Bank guaranteed cheque	R85,00	R85,00
Special clearance	R100,00	R100,00
ENC upliftment fee	R100,00	R100,00

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MONEY MARKET INVESTMENT

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
BRANCH TRANSACTIONS		
Cheques drawn	R45,00	R45,00
Cheque encashment	R40,00 plus R1,40 per R100,00 or part thereof	R40,00 plus R1,40 per R100,00 or part thereof
Archive image of deposit slip/cheque/ statement >90 days in branch	R14,00	R14,00
Manual payment fees:		
- Nedbank to Nedbank	R60,00	R60,00
- Nedbank to other bank (Nedinform)	R100,00	R100,00
Inter-account transfer	R20,00	R20,00
Transaction list	Free	R14,00
Balance enquiry	Free	Free
Autotransfer processing fee	Free	R9,50

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MONEY MARKET INVESTMENT

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
A4 STATEMENT FEES		
Mailed statement Copy of A4 statement at a branch/by fax/ by email (per PDF file)	Free Free	Free First free per cycle, then R25,00 per statement
OTHER CHARGES		
Cheque Book	First free thereafter R50,00	R50,00
Deposit Book - standard	R33,00	R33,00
Tax Certificate	R346,50	R346,50
Replacement of Nedbank ATM Card	R130,00	R130,00
Honouring fees	R110,00	R110,00

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MONEY MARKET INVESTMENT

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCE OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
OTHER CHARGES		
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R140,00 per item for the fourth and subsequent items within 12 months	R110,00 increasing to R140,00 per item for the fourth and subsequent items within 12 months
Postdated cheques	R90,00	R90,00
Stop Payment	R50,00	R50,00
Deposit correction	Free	Free
Letter of Authority	R50,00	R50,00
Preparation of security documentation	R170,00	R170,00

NOTES:

1. All foreign exchange transactions attract a currency conversion fee.
2. Self-service banking includes self-service terminal, sms banking, cellphone banking WAP, Nedbank Private Wealth internet banking.

HOME LOAN FEE

FEE SCHEDULE 2017



HOME LOAN FEE

Effective from 1 January 2017

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	CHARGES (VAT INCL 14%)
MONTHLY SERVICE FEES (PRE-NCA CLIENTS)	
Existing (pre-NCA) client with a bond <R500 000	R5,70
Existing (pre-NCA) client with a bond ≥R500 000	R68,40
MONTHLY SERVICES FEES (POST-NCA CLIENTS)	
New clients and existing (post-NCA) clients with internal Nedbank Homeowner's Cover policies	R68,40
New clients and existing (post-NCA) clients with external Homeowner's Cover policies	R68,40

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HOME LOAN FEE



TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)
INITIATION FEE	
Ordinary loan	A flat fee of R5 250,00 plus VAT = R5 985,00
HomeVision	A flat fee of R5 250,00 plus VAT = R5 985,00
Building loan	A flat fee of R5 250,00 plus VAT = R5 985,00
Further loan with registration	A flat fee of R5 250,00 plus VAT = R5 985,00
Further loan without registration (readvance)	No fee charged

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HOME LOAN FEE

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)
CASH AND CHEQUE FEES	
Cash deposit fee ¹	R11,00 (base fee) plus R1,40 per R100,00 or part thereof
Cheque deposit fee	R20,00

NOTES:

1. Cash deposit fees will be charged every time 'cash' deposits are made into a home loan account.

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VEHICLE AND ASSET FINANCE

FEE SCHEDULE 2017



VEHICLE AND ASSET FINANCE

Effective from 1 January 2017

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	CHARGES (VAT INCL 14%)
FEES	
Initiation fees: NCA Clients	R1 197,00
Initiation fees: Non-NCA Clients	R2 850,00
Monthly service fees	R68,40
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 197,00

NOTES:

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

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FOREIGN EXCHANGE

FEE SCHEDULE 2017



FOREIGN EXCHANGE

Effective from 1 January 2017

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.

TRANSACTION FEE/CHARGES	FEE (VAT INCL 14%)
TRAVEL SERVICES ARRANGED VIA PRIVATE BANKER	
Commission on cash (foreign banknotes incl Cash Passport ¹)	1,00%
Amex Travel Card ¹ - encashment of unused funds on card by client	2,00%
Cash Passport ^{1,5} - card fee	R180,00
Cash Passport ¹ - cross currency conversion fee ⁵	4,00%
Cash Passport ¹ - encashment of unused funds on card by client ⁵	2,00%

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FOREIGN EXCHANGE

TRANSACTION FEE/CHARGES	FEE (VAT INCL 14%)
BRANCH SERVICES	
TRAVELLERS CHEQUE PURCHASES (CLIENT SELLING TO NEDBANK) ³	
Commission	2,10%
Minimum charge	R90,00
Travellers cheques repurchased from clients who previously bought from Nedbank ²	Free
FOREIGN BANKNOTES (PURCHASES AND SALES - NEDBANK) ³	
Commission	2,00%
Minimum charge	R80,00
CMA BANKNOTES ⁷	
Commission	3,25%
Minimum charge	R100,00

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FOREIGN EXCHANGE

TRANSACTION FEE/CHARGES	FEE (VAT INCL 14%)
GLOBAL SERVICES	
FOREIGN BANK DRAFTS ISSUED ³	
Commission	1,14%
Minimum charge	R173,00
Maximum charge	R972,00

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FOREIGN EXCHANGE

TRANSACTION FEE/CHARGES	FEE (VAT INCL 14%)
GLOBAL SERVICES	
FOREIGN BANK DRAFTS ISSUED ³	
Communication fee	R132,00
Stop-payment/Repurchase instruction	R424,00
INWARD TELEGRAPHIC TRANSFER OF FUNDS ³	
AMOUNTS OVER R2 000 ³	
Commission	0,63%
Minimum charge	R146,00
Maximum charge	R736,00

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FOREIGN EXCHANGE

TRANSACTION FEE/CHARGES	FEE (VAT INCL 14%)
INWARD TELEGRAPHIC TRANSFER OF FUNDS ³	
AMOUNTS UNDER R2 000 ³	
Communication (excludes foreign bank charges)	R94,00
Pension payments ⁴	R51,00
Payment search (minimum)	R209,00
OUTWARD TELEGRAPHIC TRANSFERS OF FUNDS ³	
Commission	0,59%
Minimum charge	R140,00
Maximum charge	R772,00
Communication fee	R112,00
Courier fee	R112,00
Incorrect Instructions (excludes foreign charges)	R250,00

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FOREIGN EXCHANGE

TRANSACTION FEE/CHARGES	FEE (VAT INCL 14%)
PURCHASE FOREIGN CHEQUES/DRAFTS (B/P's) ³	
Commission	0,69%
Minimum charge	R174,00
Maximum charge	R891,00
Payment search	R246,00
Unpaid advice (exclude foreign charges)	R200,00

NOTES:

1. Terms and conditions apply to these services.
2. Client to provide proof of purchase to branch.
3. Issued at Nedbank branches, and where applicable Nedbank Global.
4. Available to eligible clients on application.
5. Subject to change.
6. The travellers cheque sales service (client buying from Nedbank) is no longer offered by Nedbank or American Express.
7. Common Monetary Area

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STRUCTURED LENDING

FEE SCHEDULE 2017



STRUCTURED LENDING

Effective from 1 January 2017

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	CHARGES (VAT INCL 14%)	
	WITHIN NATIONAL CREDIT ACT	OUTSIDE NATIONAL CREDIT ACT
MONTHLY SERVICE FEES		
Service Fees (Post - NCA loans)	R68,40 per loan	R102,60 per account
Service Fees (Pre - NCA loans)	R51,30 per loan	R51,30 per loan

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STRUCTURED LENDING

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	WITHIN NATIONAL CREDIT ACT	OUTSIDE NATIONAL CREDIT ACT
STRUCTURING FEES		
Initiation Fee	Maximum R1 254,00 without bond registration or R5 985,00 with bond registration. Excludes property valuation fees.	Minimum of 0,855% of loan amount, with a minimum of R8 550,00 and no maximum fee
Further loan/Amendment Fee	Charged as initiation fee	Minimum R5 700,00, 0,57% of increase amount, with no maximum fee.

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STRUCTURED LENDING

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	WITHIN NATIONAL CREDIT ACT	OUTSIDE NATIONAL CREDIT ACT
NEDBANK PRIVATE WEALTH TRANSACTION FEES		
Cash deposit fee	R11,00 (base fee) plus R1,40 per R100,00 or part thereof	R11,00 (base fee) plus R1,40 per R100,00 or part thereof
Cheque deposit fee	R20,00	R20,00
Drawdown fees:		
— to nominated account	Free	Free
— to another non-Nedbank account	R125,40	R125,40
— to another Nedbank account	R45,60	R45,60

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LETTER OF GUARANTEE

FEE SCHEDULE 2017



LETTER OF GUARANTEE

Effective from 1 January 2017

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.

TRANSACTIONAL BANKING	STANDARD GUARANTEE CHARGES (VAT INCLUSIVE AT 14%)	NON-STANDARD GUARANTEE ¹ CHARGES (VAT INCLUSIVE AT 14%)
ESTABLISHMENT FEE		
SR0,00 - R99 999,99	R850,00	R1 720,00
R100 000,00 - R499 999,99	R1 155,00	R2 270,00
R500 000,00 - R999 999,99	R3 250,00	R6 480,00
R1 000 000,00 +	R5 000,00	R10 370,00
RENEWAL ²		
R0,00 - R99 999,99	R850,00	R850,00

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LETTER OF GUARANTEE

TRANSACTIONAL BANKING	STANDARD GUARANTEE CHARGES (VAT INCLUSIVE AT 14%)	NON-STANDARD GUARANTEE ¹ CHARGES (VAT INCLUSIVE AT 14%)
RENEWAL ²		
R100 000,00 - R499 999,99	R1 155,00	R1 155,00
R500 000,00 - R999 999,99	R3 250,00	R3 250,00
R1 000 000,00 +	R5 000,00	R5 000,00
AMENDMENT		
Amendment, including increase of letter of guarantee amount	R760,00	R760,00
NON -TAKEUP FEE		
Non-takeup fees	R760,00	R760,00

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LETTER OF GUARANTEE



NEDBANK PW INCOME PORTFOLIO	CHARGES (VAT INCL 14%)
INITIATION FEE	
R0 - R39 999,99	R875,00
R 40 000,00 - R99 999,99	R1 160,00
R100 000,00 - R499 999,99	R3 340,00
R500 000,00+	R5 130,00
RENEWAL ³	
R0 - R 39 999,99	R875,00
R 40 000,00 - R 99 999,99	R1 160,00
R100 000,00 - R499 999,99	R3 340,00
R500 000,00+	R5 130,00

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LETTER OF GUARANTEE

NEDBANK PW INCOME PORTFOLIO	CHARGES (VAT INCL 14%)
AMENDMENT	
Including increase of letter of guarantee amount	R760,00
NON-TAKEUP FEE	
Non-takeup fee	R760,00

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.
3. Guarantees against the Income Portfolio are renewed every six months.

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PRIVATE WEALTH
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