# **2024 BANKING FEES**

## EFFECTIVE 1 JANUARY 2024



Personal/Retail Bar	nking
MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Youth Savings Call Account	FREE FREE
Transactor Savings Account Savings Account For Pensioners	FREE FREE
Savings Account - No Frills Savings Account - Seasonal Workers	FREE FREE
Savings Plus (Ngeyakho Account) Savings Account	16.83 54.70
Student Current Account Young Professionals	52.60 per year 105.20
Current Account - PAYU Current Account Bundle	54.70 140.00
Current Account Private Banking - PAYU	56.81
Current Account Private Banking - Bundle Online Banking Retail Subscription	370.00 36.82
Online Banking Multi CIF Profile Subscription  ACCOUNT OPENING AND CLOSING FEES	168.32 FEE/CHARGE (EMALANGENI)
Reactivation of Accounts	FREE
Opening of Account Closure of Account	FREE FREE
CASH DEPOSITS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit ATM Cash Deposit	FREE FREE
Unbalanced Deposits	FREE
Copy of Deposit Slip Proof of Payment	72.80 18.40
Proof of Account (App/Online) Proof of Account (Branch)	18.40
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal POS Cash In-Branch (Withdrawal)	3.20% + 43.24 2.1% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal Other Banks ATM	1.45% (Min 8.50) 1.45% (Min 8.50)
International ATM Withdrawals Other Banks ATM & International (Student)	1.45% (Min 8.50) FREE
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal  MobiMoney Wallet Withdrawals	FREE
First Withdrawal Per Month MobiMoney Wallet Withdrawal - up to 500.00	FREE 4.00
MobiMoney Wallet Withdrawal - up to 1 000.00 MobiMoney Wallet Withdrawal - up to 3 000.00	8.50 12.00
MobiMoney Wallet Withdrawal - up to 5 000.00	14.50
WALLET LIMITS  Maximum Funds Held in Wallet per Month	EMALANGENI 25 000.00
Withdrawal Daily Limit	5 000.00
Prepaid Electricity Daily Limit Prepaid Airtime/Data Daily Limit	15 000.00 15 000.00
PAYMENTS	FEE/CHARGE (EMALANGENI)
SendMoney (online, app, ussd) up to 1 000.00	8.42
up to 3 000.00 up to 5 000.00	14.73 20.00
up to 10 000.00 up to 15 000.00	35.00 45.00
MobiMoney Wallet (online, app, ussd)	
up to 1 000.00 up to 3 000.00	8.42 14.73
up to 5 000.00 up to 10 000.00	20.00 35.00
up to 15 000.00 MobiMoney Wallet to Account Transfer	45.00 FREE
Own Account Transfer (online, app and ussd) Payment to Nedbank Account (online, app and ussd)	FREE 14.20
Local Transfer (online, app and ussd)	14.20
Payment to RSA (online, app and ussd) SWIFT Transfer - Outgoing	14.20 0.7% (Max 789.00) + 160 Flat FEE
SWIFT Transfer - Incoming RTGS Transfer - Outgoing	0.7% (Min 84.16, Max 778.48) 0.7% (Min 140.00 Max 750.00)
RTGS Transfer - Incoming Stop Order/Debit Order Initiation - Once Off	0.7% (Min 84.16, Max 778.48) 35.58
Stop Order/Debit Order Amendment Stop Order/Debit Order Payment	FREE 21.04
Stop Order/Debit Order Cancellation Unpaid Stop/Debit Order	FREE 100.00
Sweeping Instruction Setup - Once Off Sweeping Instruction Amendment	35.58 FREE
Sweeping Instruction Payment	21.04
Sweeping Instruction Cancellation  Manual Payment to Nedbank Account at Branch	FREE 34.19
Manual Payment to Other Local Bank Account at Branch Incorrect Payment Recall Fee	104.00 273.52
Own Account Transfer Funeral Cover Premium Collection Fee	FREE FREE
Immediate Funeral Cover Extended Funeral cover	Min 15.00, Max 37.50 Min 10.00, Max 150.00
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	One Free Statement per month then 10.00 per page
Branch Statement (printed) Online Statements (Online Banking)	One Free Statement per month then 10.00 per page FREE
Cellphone Banking Statements POINT OF SALE FEES	FREE FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)	7.00
Debit Card Purchase With Cashback	6.30
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View) Nedbank ATM Balance Enquiry (Print)	FREE 3.00
Balance Enquiry At Branch (Printed) Balance Enquiry Cellphone Banking	6.00 FREE
Balance Enquiry online Banking Balance Enquiry MoneyApp	FREE FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	150.00
Supplementary Card Netbank Online Banking	94.68 FREE
Cash Deposit (In-Branch & Nedbank ATM) Over The Counter Withdrawal	FREE 1.5% + 10.00
Nedbank ATM Withdrawal Other Bank ATM Withdrawal	1.45% Min 8.50 1.45% Min 8.50
International ATM Withdrawal Online Banking Payment	1.45% Min 8.50 14.20
Interaccount Transfer (App)	FREE FREE
Interaccount Transfer (Branch) Balance Enquiry (Online Banking)	FREE
Nedbank ATM Balance Enquiry (Print) Other Bank ATM Balance Enquiry (Print)	3.00 3.00
Balance Enquiry At Branch (Print) Statement Enquiry Nedbank ATM	6.00 3.00
Dishonoured Payment Over Limit	100.00 186.00
Tracing	452.36
Incorrectly Disputed Transaction - Local Incorrectly Disputed Transaction - International	186.00 186.00
Replacement of Expired Card Replacement of Lost Card	FREE 82.06
Debit Interest Credit Interest	20.25% Max 1.5%
ATM CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - In-Branch / App / Online Banking	FREE
	88.00
Pin Reset Replacement of Expired Card Replacement of Lost Card	FREE 88.00

VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
Electricity	5.79
Airtime and Data	3.00
Bill Payments	14.20
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
PERSONAL LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2% (Min 670.00 Max 7 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	562.82
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
	70.00
Monthly Administration Fee Initiation Fee	2% (Max 8 000.00 for loans up to E 2 000 000,
IIIIIduUII ree	
Postrustura Foo	Max E 16 000.00 for loans above E 2 000 000.0
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	599.64
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
Initiation Fee	2% (Max 5 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	599.64
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fees	2% (Min 600.00 Max 3 000.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	357.68
OTHER FEES	FEE/CHARGE (EMALANGENI)
Ammortization Fee	FREE
Call Up Letter	57.86
Warning Letter	54.00
Overdrawn Account Letter Fee	54.00
Repossession Charge	FREE
Penalty Interest	Prime + 6%
Full General Report	200.00
Audit Certificate	391.00
Telephone Charge (Local)	35.00
Telephone Charge (Local) Telephone Charge (International)	100.00
SAFE CUSTODY	FEE/CHARGE (EMALANGENI)
	120.98
Safe Custody Access	
Safe Deposit Size A	175.00
Safe Deposit Size B	210.00
Safe Deposit Size C	350.00
Safe Deposit Size D	415.00
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	504.96
Exchange Control Application Complex	841.60
Exchange Control Application Follow-up	146.00
Attestation of F178	146.00
FOREIGN CURRENCY NOTES	FEE/CHARGE (EMALANGENI)
Purchases	7%, Min 125.00 Max 1 578.00
Sales	7%, Min 125.00 No Max

#### **SME Banking**

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Club Savings	FREE
Call Account	FREE
Savings Account	31.56
School Current Account	152.54
Current Account - SME	174.63
Online Banking Subscription	89.42
Online Banking Multi CIF Profile Subscription	168.32
SME BUNDLE ACCOUNT	FEE/CHARGE (EMALANGENI)
Monthly Fee	249.00
POS Transactions	6 FREE Transactions
POS Purchase Charge	10.00
Electronic Payments	6 FREE Transactions
ATM Withdrawals	10 FREE Transactions
Electricity Purchase	10 FREE Transactions
ATM Mini Statements	5 FREE
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Reactivation of Accounts	FREE
Opening of Account	FREE
Closure of Account	FREE
CASH DEPOSITS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit	Zero ( 0.00 - 30 000.00) and 1% in excess of 30 000
	per day
ATM Cash Deposit	Zero (0.00 - 30 000.00) and 1% in excess of 30 000
	per day
Unbalanced Deposits	FREE
Copy of Deposit Slip	72.80
Proof of Payment	18.40
Proof of Account (App/Online)	FREE
Proof of Account (Branch)	18.40
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.20% + 43.24
POS Cash In-Branch (Withdrawal)	2.1% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.45% (Min 8.50)
Other Banks ATM	1.45% (Min 8.50)
International ATM Withdrawals	1.45% (Min 8.50)
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal	FREE
MobiMoney Wallet Withdrawals	FREE
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	4.00
	8.50
MobiMoney Wallet Withdrawal - up to 1 000.00	
MobiMoney Wallet Withdrawal - up to 3 000.00	12.00 14.50
MobiMoney Wallet Withdrawal - up to 5 000.00	
WALLET LIMITS	EMALANGENI
Maximum Funds Held in Wallet per Month	25 000.00
Withdrawal Daily Limit	5 000.00
Prepaid Electricity Daily Limit	15 000.00
Prepaid Airtime/Data Daily Limit	15 000.00
PAYMENTS	FEE/CHARGE (EMALANGENI)
SendMoney (online, app, ussd)	
up to 1 000.00	8.42
up to 3 000.00	14.73
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
MobiMoney Wallet (online, app, ussd) up to 1 000.00	8.42
up to 3 000.00	14.73
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00	45.00
MobiMoney Wallet to Account Transfer	FREE
Own Account Transfer (online, app and ussd)	FREE
Payment to Nedbank Account (online, app and ussd)	14.20
Local Transfer (online, app and ussd)	14.20
Payment to RSA (online and app)	14.20
SWIFT Transfer - Outgoing	0.7% (Max 789.00) + 160 Flat FEE
SWIFT Transfer - Incoming	0.7% (Min 8416, Max 778.48)



# **2024 BANKING FEES**

#### EFFECTIVE 1 JANUARY 2024



## **SME** Banking

PAYMENTS	FEE/CHARGE (EMALANGENI)
Stop Order/Debit Order Initiation - Once Off	35.58
Stop Order/Debit Order Amendment Stop Order/Debit Order Payment	FREE 21.04
Stop Order/Debit Order Cancellation Inpaid Stop/Debit Order	FREE 100.00
weeping Instruction Setup - Once Off weeping Instruction Amendment	35.58 FREE
weeping Instruction Payment weeping Instruction Cancellation	21.04 FREE
Manual Payment to Nedbank at Branch Manual Payment to Local Other Bank Account at Branch	34.19 104.00
ncorrect Payment Recall Fee Dwn Account Transfer	273.52 FREF
Funeral Cover Collection Fee mmediate Funeral Cover	FREE Min 15.00, Max 37.50
Extended Funeral cover	Min 10.00, Max 37.50 Min 10.00, Max 150.00
EPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary Manual Salary Processing	104.00 22.09
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements Branch Statement (printed)	One Free Statement per month then 10.00 per page One Free Statement per month then 10.00 per page
Online Statements (Online Banking) Cellphone Banking Statements	FREE FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International) Debit Card Purchase With Cashback	25.00 22.50
Repeat POS Service Support	105.20
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View) Nedbank ATM Balance Enquiry (Print)	5 FREE 3.00
Balance Enquiry At Branch (Printed) Balance Enquiry Cellphone Banking	6.00 FREE
Balance Enquiry Online Banking Balance Enquiry MoneyApp	FREE FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee Supplementary Card	202.00 94.68
Netbank Online Banking Cash Deposit (In-Branch & Nedbank ATM)	16.50 FREE
Over The Counter Withdrawal	2% plus 23.90
Nedbank ATM Withdrawal Other Bank ATM Withdrawal	1.45% Min 8.50 1.45% Min 8.50
nternational ATM Withdrawal Online Banking Payment	1.45% Min 8.50 14.20
nteraccount Transfer (App) nteraccount Transfer (Branch)	FREE FREE
Balance Enquiry (Online Banking) Nedbank ATM Balance Enquiry (Print)	FREE 3.00
Other Bank ATM Balance Enquiry (Print)	3.00 6.00
Balance Enquiry At Branch (Print) Statement Enquiry Nedbank ATM	3.00
Dishonoured Payment Over Limit	100.00 186.00
Tracing Incorrectly Disputed Transaction - Local	186.00 186.00
ncorrectly Disputed Transaction - International Replacement of Expired Card	186.00 FREE
Replacement of Lost Card  Debit Interest	82.06 20.25%
Credit Interest	Max 1.5%
ATM CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - In-Branch / App / Online Banking Pin Reset	FREE 88.00
Replacement of Expired Card Replacement of Lost Card	FREE 88.00
Replacement of Lost Personalized Card	92.58
VALUE-ADDED SERVICES Electricity	FEE/CHARGE (EMALANGENI) 5.79
Airtime and Data Bill Payments	3.00 14.20
Cellphone SMS Account Access Notification Cellphone SMS Payment Notification (All Transactions)	FREE FREE
Transactional SMS Notification	FREE
Third Party SMS Notification BUSINESS LOANS	FREE FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	70.00
nitiation Fee Restructure Fee	2% (Min 670.00 Max 7 000.00) FREE
Subsequent Restructure Within 12 Months	599.64
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI) 70.00
Monthly Administration Fee nitiation Fee	2% (Max 8 000.00 for loans up to E 2 000 000.00,
Restructure Fee	Max E 16 000.00 for loans above E 2 000 000.00) FREE
Subsequent Restructure Within 12 Months	599.64 FEE/CHARGE (EMALANGENI)
/EHICLE FINANCE Monthly Administration Fee	70.00
nitiation Fee Restructure Fee	2% (Max 5 000.00) FREE
Subsequent Restructure Within 12 Months	599.64
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
nitiation Fee Overdraft Review Fee	2% (Min 600.00 Max 3 000.00) FREE
Subsequent Review Within 12 Months	623.63
OTHER FEES Ammortization Fee	FEE/CHARGE (EMALANGENI) FREE
all Up Letter Varning Letter	57.86 54.00
Debtor Administration	436.58
Debtor Administration (None/Late Submisison) Diverdrawn Account Letter Charge	830.00 54.00
repossession Charge full General Report	FREE 200.00
Penalty Interest audit Certificate	Prime + 10% 391.00
elephone Charge (Local) elephone Charge (International)	35.00 100.00
Bid Bond	173.58
reasury Bills  AFE CUSTODY	0.25% (Max 1 000.00)  FEE/CHARGE (EMALANGENI)
afe Custody Access	120.98
afe Deposit Size A afe Deposit Size B	175.00 210.00
afe Deposit Size C	350.00 415.00
iafe Deposit Size D	FEE/CHARGE (EMALANGENI)
	FEE/CHARGE (EMALANGENI)
BUARANTEES Cash Cover	0.9% per 6 months (Min 328.22, Max 99 999 999.9
GUARANTEES Cash Cover Amendment Non - Cash Cover	0.9% per 6 months (Min 328.22, Max 99 999 999.9 270.00 0.9% per 6 months (Min 500.00, Max 99 999 999.9
CUARANTEES Cash Cover Amendment Non - Cash Cover Renewal - Cash Cover	0.9% per 6 months (Min 328.22, Max 99 999 999.9 270.00 0.9% per 6 months (Min 500.00, Max 99 999 999.9 0.6% per 6 months (Min 600.00, Max 99 999 999.9
CARANTEES Cash Cover Amendment Non - Cash Cover Renewal - Cash Cover Renewal - Non Cash Cover Not Taken	0.9% per 6 months (Min 328.22, Max 99 999 999.9) 270.00 0.9% per 6 months (Min 500.00, Max 99 999 999.9) 0.6% per 6 months (Min 600.00, Max 99 999 999.9) 0.6% per 6 months (Min 600.00, Max 99 999 999.9) 315.60
Cash Cover Amendment Non - Cash Cover Renewal - Cash Cover Renewal - Non Cash Cover Ronewal - Non Cash Cover Ronewal - Cash Cover Ronewal - Cash Cover Ronewal - Cash Cover Ronewal - Rone Cover Ronewal - Rone Cover	0.9% per 6 months (Min 328.22, Max 99 999 999.99 270.00 0.9% per 6 months (Min 500.00, Max 99 999 999.99 0.6% per 6 months (Min 600.00, Max 99 999 999.99 0.6% per 6 months (Min 600.00, Max 99 999 999.99 315.60 FEE/CHARGE (EMALANGENI)
Safe Deposit Size D SUARANTEES Cash Cover Amendment Non - Cash Cover Renewal - Cash Cover Renewal - Non Cash Cover Renewal - Non Cash Cover FOREIGN CURRENCY ACCOUNTS Transfer	0.9% per 6 months (Min 328.22, Max 99 999 999.99 270.00 0.9% per 6 months (Min 500.00, Max 99 999 999.99 0.6% per 6 months (Min 600.00, Max 99 999 999.99 0.6% per 6 months (Min 600.00, Max 99 999 999.99

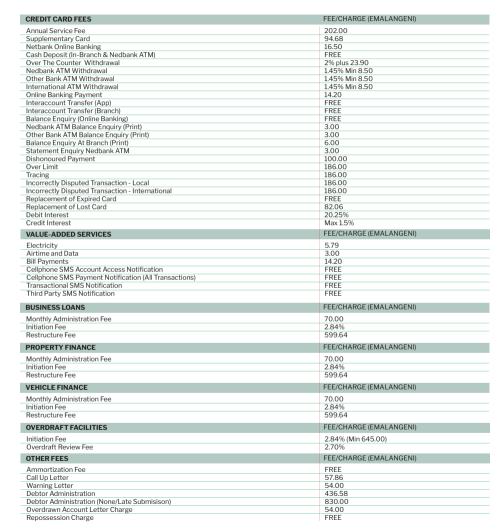
CHANGE CONTROL	FEE/CHARGE (EMALANGENI)
xchange Control Application Normal	504.96
xchange Control Application Complex	841.60
Exchange Control Application Follow-up	146.00
Attestation of F178	146.00
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.60%
Documentary Collection (Incoming)	0.60%
ETTERS OF CREDIT (EXPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 320.00) plus Flat Fee 160.00)
Amendment	305.08
Advising	420.80
Negotiation	0.60%
Cancellation	450.00
Courier Fee	Actual Cost
Transfer Fee	389.24
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 320.00) plus Flat Fee 160.00)
Amendment	290.00
Advising	420.80
Negotiation	0.60%
Cancellation	450.00
Transfer Fee	370.00
FOREIGN CURRENCY NOTES	FEE/CHARGE (EMALANGENI)
Purchases	7%, Min 125.00 Max 1 683.20
Sales	7%, Min 125.00 No Max

#### Corporate and Business Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Savings Account	33.66
Call Account	FREE
School Current Account	152.54
Corporate Current Account	168.32 - 2 209.20 168.32
Online Banking Subscription Online Banking Multi CIF Profile Subscription	168.32
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Reactivation of Accounts	FREE
Opening of Account	FREE
Closure of Account	FREE
DEPOSITS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit	2.85%
ATM Cash Deposit	2.85%
Unbalanced Deposits	82.00
Copy of Deposit Slip	72.80
Proof of Payment Proof of Account (App/Online)	18.40 FREE
Proof of Account (Ranch)	18.40
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.35% + 43.24
POS Cash In-Branch (Withdrawal) Nedbank ATM Withdrawal	2.2% + 45.00 (Max 2 500.00) 1.45% (Min 8.50)
Other Banks ATM	1.45% (Min 8.50)
International ATM Withdrawals	1.45% (Min 8.50)
ATM Declined Transactions	FREE
SendMoney ATM Withdrawal	FREE
MobiMoney Wallet Withdrawals	5055
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	4.00 8.50
MobiMoney Wallet Withdrawal - up to 1 000.00  MobiMoney Wallet Withdrawal - up to 3 000.00	12.00
MobiMoney Wallet Withdrawal - up to 5 000.00	14.50
	EMALANGENI
WALLET LIMITS	
Maximum Funds Held in Wallet per Month	25 000.00
Withdrawal Daily Limit Prepaid Electricity Daily Limit	5 000.00 15 000.00
Prepaid Airtime/Data Daily Limit	15 000.00
PAYMENTS	FEE/CHARGE (EMALANGENI)
SendMoney (online, app, ussd)	
up to 1 000.00	8.42
up to 3 000.00	14.73
up to 5 000.00 up to 10 000.00	20.00 35.00
up to 15 000.00	45.00
MobiMoney Wallet (online, app, ussd)	
up to 1 000.00	8.42
up to 3 000.00	14.73
up to 5 000.00	20.00
up to 10 000.00	35.00
up to 15 000.00 MobiWallet to Account Transfer	45.00 FREE
Own Account Transfer (online, app and ussd)	FREE
Payment to Nedbank Account (online, app and ussd)	14.20
Local Transfer (online, app and ussd)	14.20
Payment to RSA (app)	14.20
Payment to RSA (online)	30.00
SWIFT Transfer - Outgoing SWIFT Transfer - Incoming	0.7% (Max 789.00) + 160 Flat FEE 0.7% (Min 84.16, Max 778.48)
RTGS Transfer - Outgoing	0.7% (Min 140.00 Max 770.40)
RTGS Transfer - Incoming	0.7% (Min 84.16, Max 778.48)
Stop Order/Debit Order Initiation - Once Off	35.58
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	21.04
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order Sweeping Instruction Setup - Once Off	100.00 35.58
Sweeping Instruction Setup - Once On Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	21.04
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	34.19
Manual Payment to Local Other Bank Account at Branch	104.00
Incorrect Payment Recall Fee Own Account Transfer	273.52 FREE
EPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary	105.00
Manual Salary Processing	22.09
CPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
	13.00
Payments under 200 Payments over 200	13.00
Payments over 200 Collections under 200	9.50
Collections over 200	8.50
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	One Free Statement per month then 10.00 per pa
Branch Statement (printed)	One Free Statement per month then 10.00 per pa
Online Statements (Online Banking) Cellphone Banking Statements	FREE FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)	25.00
Debit Card Purchase With Cashback	25.00
Repeat POS Service Support	115.72
POS Support Penalty	110.00
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FRFF
Nedbank ATM Balance Enquiry (View)	3.00
Balance Enquiry At Branch (Printed)	6.00
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry online Banking	FREE
Poloneo Enquiry Money App	EDEE

### **2024 BANKING FEES**

#### **EFFECTIVE 1 JANUARY 2024**



MALANGENI)

OTHER FEES .	FEE/CHARGE (EMALANGENI)
Full General Report	200.00
Penalty Interest	Prime + 10%
Audit Certificate	391.00
Telephone Charge (Local)	35.00
Telephone Charge (International)	100.00
Bid Bond	173.58
Treasury Bills	0.25% (Max 1 000.00)
SAFE CUSTODY	FEE/CHARGE (EMALANGENI)
Safe Custody Access	120.98
Safe Deposit Size A	175.00
Safe Deposit Size B	210.00
Safe Deposit Size C	350.00
Safe Deposit Size D	415.00
GUARANTEES	FEE/CHARGE (EMALANGENI)
Cash Cover	0.9% per 6 months (Min 328.22, Max 99 999 9
Amendment	270.00
Non - Cash Cover	0.9% per 6 months (Min 500.00, Max 99 999
Renewal - Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999
Not Taken	315.60
FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)
Transfer	160.00
FORWARD EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	FRFF
Establishment	320.00
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	504.96
Exchange Control Application Complex	841.60
Exchange Control Application Follow-up	146.00
Attestation of F178	146.00
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.60%
Documentary Collection (Incoming)	0.60%
LETTERS OF CREDIT (EXPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 320.00) plus flat Fee 160.00)
Amendment	305.08
Advising	420.80
Negotiation	0.60%
Cancellation	450.00
Courier Fee	Actual Cost
Transfer Fee	389.24
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 320.00) plus flat Fee 160.00)
Amendment	290.00
Advising	420.80
Negotiation	0.60%
Cancellation	450.00
Transfer Fee	370.00
FOREIGN CURRENCY NOTES	FEE/CHARGE (EMALANGENI)
Purchases	7%, Min 125.00 Max 1 683.20
Sales	7%, Min 125.00 No Max

#### see money differently

