

# 2026 BANKING FEES

EFFECTIVE 1 JANUARY 2026



## Personal/Retail Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Youth Savings	FREE
Call Account	FREE
Transactor Savings Account	FREE
Savings Account For TEBA Pensioners	FREE
Savings Account - No Frills	FREE
Savings Account - Seasonal Workers	FREE
Savings Plus (Ngeyakaho Account)	18.13
Savings Account	59.05
Student Current Account	56.77 per year
Current Account - PAYU	59.05
Current Account Bundle	150.00
Current Account Private Banking - PAYU	61.33
Current Account Private Banking - Bundle	383.32
Online Banking/ MoneyApp Subscription Fee	36.82
Multiple Online Banking Profiles Subscription Fee	181.82
ACCOUNT OPENING AND CLOSING FEES	FEE/CHARGE (EMALANGENI)
Reactivation of Account	FREE
Opening of Account	FREE
Closure of Account	FREE
CASH DEPOSITS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Deposit	FREE
ATM Cash Deposit	FREE
Unbalanced Deposits	FREE
Copy of Deposit Slip	19.27
Proof of Payment (Branch)	19.27
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	19.27
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	2.59% + 45.00
POS Cash In-Branch Withdrawal	2.18% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.55% (Min 8.50)
Other Banks ATM	1.55% (Min 8.50)
International ATM Withdrawals	1.55% (Min 8.50)
Other Banks ATM & International (Student)	FREE
ATM Declined Transactions - Printing Receipt	3.20
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	FREE
MobiMoney Wallet Withdrawal - up to 1 000.00	FREE
MobiMoney Wallet Withdrawal - up to 3 000.00	8.80
MobiMoney Wallet Withdrawal - up to 5 000.00	12.40
MobiMoney Wallet Withdrawal - up to 7 000.00	15.00
MobiMoney Wallet Withdrawal - up to 9 900.00	16.60
WALLET LIMITS	EMALANGENI
Maximum Funds Held in Wallet per month	25 000.00
Withdrawal Daily Limit	9 900.00
Prepaid Electricity Daily Limit	15 000.00
Prepaid Airtime/Data Daily Limit	15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	9.01
up to 3 000.00	15.85
up to 5 000.00	21.55
up to 10 000.00	37.71
up to 15 000.00	46.62
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	9.01
up to 3 000.00	15.85
up to 5 000.00	21.55
up to 10 000.00	37.71
up to 15 000.00	46.62
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Eswatini FastPay	18.59
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	15.33
Local Transfer (Online Banking, MoneyApp and USSD)	15.33
Payment to CMA (Online Banking, MoneyApp)	0.02% (Min 19.17, Max 48.17)
SWIFT Transfer - Outgoing	0.73% (Min 170.94, Max 851.59) + 172.80 Flat Fee
SWIFT Transfer - Incoming	0.73% (Min 90.86, Max 840.92)
RTGS Transfer - Outgoing	0.73% (Min 151.15 Max 810.15)
RTGS Transfer - Incoming	0.73% (Min 90.86, Max 840.92)
Stop Order/Debit Order Initiation - Once Off	38.33
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	22.58
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	38.33
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	22.58
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	36.88
Manual Payment to Other Local Bank Account at Branch	111.89
Incorrect Payment Recall Fee	295.36
Funeral Cover Premium Collection Fee	FREE
Immediate Funeral Cover	Min 15.00, Max 37.50
Extended Funeral cover	Min 10.00, Max 150.00
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	FREE
Branch Statements (Printed)	One Free Statement for current month, then 10.00 per page thereafter
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)	7.20
Debit Card Purchase With Cashback	7.20
POS Withdrawal at Merchant	6.60
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FREE
Nedbank ATM Balance Enquiry (Printed)	3.21
Balance Enquiry At Branch (Printed)	6.42
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry Online Banking	FREE
Balance Enquiry MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	162.03
Supplementary Card	100.49
Online Banking Subscription Fee	FREE
Cash Deposit (Branch and Nedbank ATM)	FREE
Withdrawal (Branch)	2.18% + 45.00 Max 2 500
Nedbank ATM Withdrawal	1.55% (Min 8.50)
Other Bank ATM Withdrawal	1.55% (Min 8.50)
International ATM Withdrawal	1.50% (Min 8.50)
Interaccount Transfer (MoneyApp and Online Banking)	FREE
Interaccount Transfer (Branch)	FREE
Balance Enquiry (Online Banking)	FREE
Nedbank ATM Balance Enquiry (Print)	3.21
Other Bank ATM Balance Enquiry (Print)	3.21
Balance Enquiry At Branch (Print)	6.42
Statement Enquiry Nedbank ATM	3.21
Dishonoured Payment	100.00
Transaction / Payment Tracing	199.95
Incorrectly Disputed Transaction - Local	200.88
Incorrectly Disputed Transaction - International	200.88
Replacement of Expired Card	FREE
Replacement of Lost Card	100.49
Debit Interest	20.25%
Credit Interest	Max 1.5%
DEBIT CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - Branch / MoneyApp / Online Banking	FREE
Pin Reset	10.00
Replacement of Expired Card	FREE
Replacement of Lost Card	95.00
Replacement of Lost Personalized Card	99.97

VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
<b>Electricity</b>	
Up to 50.00	3.50
Up to 1 000.00	6.00
Up to 5 000.00	9.00
Up to 15 000.00	12.00
Airtime and Data	3.21
Bill Payments	15.33
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
No Funds Alert SMS Notification	2.50
PERSONAL LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	75.00
Initiation Fee	2% (Min 723.75 Max 7 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	621.60
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	75.00
Initiation Fee	2% (Max 8 000.00 for loans up to E 2 000 000.00, Max E 16 000.00 for loans above E 2 000 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	621.60
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	75.00
Initiation Fee	2% (Max 5 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	621.60
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fee	2% (Min 648.12, Max 3 000.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	370.89
OTHER FEES	FEE/CHARGE (EMALANGENI)
Ammortization Fee	FREE
Call Up Letter	19.27
Warning Letter	19.27
Overdrawn Account Letter Fee	19.27
Repossession Charge	FREE
Penalty Interest	Prime + 6%
Full General Report	208.50
Audit Certificate	FREE
Telephone Charge (Local)	FREE
Telephone Charge (International)	FREE
Bid Bond	187.41
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
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	545.45
Exchange Control Application Complex	909.09
Exchange Control Application Follow-up	FREE
Attestation of F178	157.68
FOREIGN CURRENCY NOTES	FEE/CHARGE (EMALANGENI)
Purchases	7% (Min 130.30, Max 1 645.00)
Sales	7% (Min 130.30, No Max)

## SME Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Club Savings Account	FREE
Call Account	FREE
Savings Account	34.08
Current Account - Schools	164.72
Current Account - SME	188.55
Online Banking / MoneyApp Subscription Fee	96.35
Multiple Online Banking Profiles Subscription Fee	181.82
SME BUNDLE ACCOUNT	FEE/CHARGE (EMALANGENI)
Monthly Fee	249.00
POS Transactions	6 FREE Transactions, Thereafter Charged
POS Purchase Charge	12.50
Electronic Payments	6 FREE Transactions, Thereafter Charged
ATM Withdrawals	10 FREE Transactions, Thereafter Charged
Electricity Purchase	10 FREE Transactions, Thereafter Charged
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)
Cash Deposit (Branch)	FREE for 0.00 - 30 000.00 and 1% in excess of 30 000.00 per day
ATM Cash Deposit	FREE for 0.00 - 30 000.00 and 1% in excess of 30 000.00 per day
Unbalanced Deposits	FREE
Deposit Book (Duplicate)	93.80
Deposit Book (Triplicate)	93.80
Copy of Deposit Slip	19.27
Proof of Payment	19.27
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	19.27
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.42% + 45.00
POS Cash In-Branch Withdrawal	2.18% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.55% (Min 8.50)
Other Banks ATM	1.55% (Min 8.50)
International ATM Withdrawals	1.55% (Min 8.50)
ATM Declined Transactions - Printing Receipt	3.20
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	FREE
MobiMoney Wallet Withdrawal - up to 1 000.00	FREE
MobiMoney Wallet Withdrawal - up to 3 000.00	8.80
MobiMoney Wallet Withdrawal - up to 5 000.00	12.40
MobiMoney Wallet Withdrawal - up to 7 000.00	15.00
MobiMoney Wallet Withdrawal - up to 9 900.00	16.60
WALLET LIMITS	FEE/CHARGE (EMALANGENI)
Maximum Funds Held in Wallet Per Month	25 000.00
Withdrawal Daily Limit	9 900.00
Prepaid Electricity Daily Limit	15 000.00
Prepaid Airtime/Data Daily Limit	15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	9.01
up to 3 000.00	15.85
up to 5 000.00	21.55
up to 10 000.00	37.71
up to 15 000.00	46.62
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	9.01
up to 3 000.00	15.85
up to 5 000.00	21.55
up to 10 000.00	37.71
up to 15 000.00	46.62
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Eswatini FastPay	18.59
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	15.33
Local Transfer (Online Banking, MoneyApp and USSD)	15.33

**NEDBANK**

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EFFECTIVE 1 JANUARY 2026



## SME Banking

PAYMENTS	FEE/CHARGE (EMALANGENI)
Local Transfer (Online Banking, MoneyApp and USSD)	15.33
Payment to CMA (Online Banking, MoneyApp)	0.02% (Min 19.17, Max 48.17)
SWIFT Transfer - Incoming	0.73% (Min 90.86, Max 840.92)
SWIFT Transfer - Outgoing	0.73% (Min 170.94, Max 851.59) + 172.80 Flat Fee
RTGS Transfer - Outgoing	0.73% (Min 151.15 Max 810.15)
RTGS Transfer - Incoming	0.73% (Min 90.86, Max 840.92)
Stop Order/Debit Order Initiation - Once Off	38.33
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	22.58
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	38.33
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	22.58
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	38.33
Manual Payment to Other Local Bank Account at Branch	111.89
Incorrect Payment Recall Fee	295.36
Funeral Cover Premium Collection Fee	FREE
Immediate Funeral Cover	Min 15.00, Max 37.50
Extended Funeral Cover	Min 10.00, Max 150.00
EPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction	112.00
File Based Salary Processing	23.83
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	FREE
Branch Statement (Printed)	One Free Statement per month then 10.00 per page
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)	12.50
Debit Card Purchase With Cashback	12.50
POS Withdrawal at Merchant	12.50
Report POS Service Support	105.20
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FREE
Nedbank ATM Balance Enquiry (Printed)	3.21
Balance Enquiry At Branch (Printed)	6.42
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry Online Banking	FREE
Balance Enquiry MoneyApp	FREE
CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	218.18
Supplementary Card	100.49
Online Banking Subscription Fee	8.00
Cash Deposit (In-Branch & Nedbank ATM)	FREE
Over The Counter Withdrawal	218% + 45.00 Flat Fee
Nedbank ATM Withdrawal	1.55% (Min 8.50)
Other Bank ATM Withdrawal	1.55% (Min 8.50)
International ATM Withdrawal	1.50% (Min 8.50)
Online Banking Payment	15.33
Interaccount Transfer (MoneyApp and Online Banking)	FREE
Interaccount Transfer (Branch)	FREE
Balance Enquiry (Online Banking)	FREE
Nedbank ATM Balance Enquiry (Print)	3.21
Other Bank ATM Balance Enquiry (Print)	3.21
Balance Enquiry At Branch (Print)	6.42
Statement Enquiry Nedbank ATM	3.21
Dishonoured Payment	100.00
Transaction/ Payment Tracing	199.95
Incorrectly Disputed Transaction - Local	201.07
Incorrectly Disputed Transaction - International	201.07
Replacement of Expired Card	FREE
Replacement of Lost Card	100.49
Debit Interest	20.25%
Credit Interest	Max 1.5%
DEBIT CARD FEES	FEE/CHARGE (EMALANGENI)
Block Card - Branch / MoneyApp / Online Banking	FREE
Pin Reset	10.00
Replacement of Expired Card	FREE
Replacement of Lost Card	95.00
Replacement of Lost Personalized Card	99.97
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
<b>Electricity</b>	
Up to 50.00	3.50
Up to 1 000.00	6.00
Up to 5 000.00	9.00
Up to 15 000.00	12.00
Airtime and Data	3.21
Bill Payments	15.33
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	FREE
Transactional SMS Notification	FREE
Third Party SMS Notification	FREE
BUSINESS LOANS	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	75.00
Initiation Fee	2% (Min 723.75 Max 7 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	621.60
PROPERTY FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	75.00
Initiation Fee	2% (Max 8 000.00 for loans up to E 2 000 000.00, Max E 16 000.00 for loans above E 2 000 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	621.60
VEHICLE FINANCE	FEE/CHARGE (EMALANGENI)
Monthly Administration Fee	75.00
Initiation Fee	2% (Max 5 000.00)
Restructure Fee	FREE
Subsequent Restructure Within 12 Months	621.60
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fee	2% (Min 648.12 Max 3 000.00)
Overdraft Review Fee	FREE
Subsequent Review Within 12 Months	646.46
OTHER FEES	FEE/CHARGE (EMALANGENI)
Ammortization Fee	FREE
Call Up Letter	19.27
Warning Letter	19.27
Debtor Administration	471.59
Debtor Administration (None/Late Submission)	896.55
Overdrawn Account Letter Fee	19.27
Repossession Charge	FREE
Full General Report	FREE
Penalty Interest	Prime + 10%
Audit Certificate	422.27
Telephone Charge (Local)	FREE
Telephone Charge (International)	FREE
Bid Bond	187.41
Treasury Bills	0.26% (Max 1 036.00)
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 342.20, Max 99 999 999)
Amendment	281.50
Non - Cash Cover	0.9% per 6 months (Min 500.00, Max 99 999 999)
Renewal - Cash Cover	0.6% per 6 months (Min 329.00, Max 99 999 999)
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999 999)
Not Taken	329.00
FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)
Transfer	172.80

FORWARD EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	FREE
Establishment	345.61
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	545.45
Exchange Control Application Complex	909.09
Exchange Control Application Follow-up	FREE
Attestation of F178	157.68
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.62%
Documentary Collection (Incoming)	0.62%
LETTERS OF CREDIT (EXPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.78% (Min 345.61) + Flat Fee 166.80
Amendment	315.98
Advising	454.49
Negotiation	0.62%
Cancellation	486.09
Courier Fee	Actual Cost
Transfer Fee	420.41
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.78% (Min 345.61) + Flat Fee 166.80
Amendment	313.18
Negotiation	0.62%
Cancellation	486.09
Transfer Fee	420.41
FOREIGN CURRENCY NOTES	FEE/CHARGE (EMALANGENI)
Purchases	7% (Min 130.30, Max 1 755.00)
Sales	7% (Min 130.30, No Max)

## Corporate and Business Banking

MONTHLY ACCOUNT FEES	FEE/CHARGE (EMALANGENI)
Savings Account	34.87
Call Account	FREE
Corporate Current Account	181.82 - 2 386.43
Online Banking / MoneyApp Subscription Fee	181.82
Multiple Online Banking Profiles Subscription Fee	181.82
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	3.08%
Deposit Book (Duplicate)	93.80
Deposit Book (Triplicate)	93.80
ATM Cash Deposit	3.08%
Unbalanced Deposits	84.95
Copy of Deposit Slip	19.27
Proof of Payment (Branch)	19.27
Proof of Account (MoneyApp/Online Banking)	FREE
Proof of Account (Branch)	19.27
WITHDRAWALS	FEE/CHARGE (EMALANGENI)
In-Branch Cash Withdrawal	3.57% + 45.00
POS Cash In-Branch Withdrawal	2.29% + 45.00 (Max 2 500.00)
Nedbank ATM Withdrawal	1.55% (Min 8.50, No Max)
Other Banks ATM	1.55% (Min 8.50, No Max)
International ATM Withdrawals	1.55% (Min 8.50, No Max)
ATM Declined Transactions - Printing Receipt	3.23
SendMoney ATM Withdrawal	FREE
MOBIMONEY WALLET WITHDRAWALS	FEE/CHARGE (EMALANGENI)
First Withdrawal Per Month	FREE
MobiMoney Wallet Withdrawal - up to 500.00	FREE
MobiMoney Wallet Withdrawal - up to 1 000.00	FREE
MobiMoney Wallet Withdrawal - up to 3 000.00	8.80
MobiMoney Wallet Withdrawal - up to 5 000.00	12.40
MobiMoney Wallet Withdrawal - up to 7 000.00	15.00
MobiMoney Wallet Withdrawal - up to 9 900.00	16.60
WALLET LIMITS	EMALANGENI
Maximum Funds Held in Wallet	25 000.00
Withdrawal Daily Limit	9 900.00
Prepaid Electricity Daily Limit	15 000.00
Prepaid Airtime/Data Daily Limit	15 000.00
PAYMENTS - SENDMONEY (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.81
up to 3 000.00	15.54
up to 5 000.00	20.72
up to 10 000.00	25.90
up to 15 000.00	31.08
PAYMENTS - MOBIMONEY WALLET (ONLINE BANKING, MONEYAPP, USSD)	FEE/CHARGE (EMALANGENI)
up to 1 000.00	8.81
up to 3 000.00	15.54
up to 5 000.00	20.72
up to 10 000.00	25.90
up to 15 000.00	31.08
MobiMoney Wallet to Account Transfer	FREE
PAYMENTS	FEE/CHARGE (EMALANGENI)
Own Account Transfer (Online Banking, MoneyApp and USSD)	FREE
Eswatini FastPay	18.59
Payment to Nedbank Account (Online Banking, MoneyApp and USSD)	15.33
Local Transfer (Online Banking, MoneyApp and USSD)	15.33
Payment to CMA (Online Banking, MoneyApp)	0.02% (Min 19.17, Max 48.17)
SWIFT Transfer - Outgoing	0.73% (Min 170.94, Max 851.59) + 172.80 Flat Fee
SWIFT Transfer - Incoming	0.73% (Min 90.86, Max 840.92)
RTGS Transfer - Outgoing	0.73% (Min 151.15 Max 810.15)
RTGS Transfer - Incoming	0.73% (Min 90.86, Max 840.92)
Stop Order/Debit Order Initiation	38.33
Stop Order/Debit Order Amendment	FREE
Stop Order/Debit Order Payment	22.58
Stop Order/Debit Order Cancellation	FREE
Unpaid Stop/Debit Order	100.00
Sweeping Instruction Setup - Once Off	38.33
Sweeping Instruction Amendment	FREE
Sweeping Instruction Payment	22.58
Sweeping Instruction Cancellation	FREE
Manual Payment to Nedbank Account at Branch	38.33
Manual Payment to Local Other Bank Account at Branch	111.89
Incorrect Payment Recall Fee	295.36
EPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Paper Based Salary Instruction	112.00
Manual Salary Processing	23.83
CPS PAYMENT FEES	FEE/CHARGE (EMALANGENI)
Payments under 200	13.00
Payments over 200	11.50
Collections under 200	9.50
Collections over 200	8.50
STATEMENTS	FEE/CHARGE (EMALANGENI)
Posted Statements	FREE
Branch Statements (Printed)	One Free Statement per month then 10.00 per page
Online Statements (Online Banking)	FREE
Cellphone Banking Statements	FREE
POINT OF SALE FEES	FEE/CHARGE (EMALANGENI)
Debit Card Purchase (Local/International)	12.50
Debit Card Purchase With Cashback	12.50
Debit Card Withdrawal at Merchant	12.50
Report POS Service Support	116.00
BALANCE ENQUIRY	FEE/CHARGE (EMALANGENI)
Nedbank ATM Balance Enquiry (View)	FREE
Nedbank ATM Balance Enquiry (Printed)	3.21
Balance Enquiry At Branch (Printed)	6.42
Balance Enquiry Cellphone Banking	FREE
Balance Enquiry Online Banking	FREE
Balance Enquiry MoneyApp	FREE

see money differently

NEDBANK

# 2026 BANKING FEES

EFFECTIVE 1 JANUARY 2026



CREDIT CARD FEES	FEE/CHARGE (EMALANGENI)
Annual Service Fee	218.18
Supplementary Card	100.69
Online Banking Subscription Fee	8.00
Cash Deposit (Branch and Nedbank ATM)	FREE
Withdrawal (Branch)	2.18% + 45.00 Flat Fee
Nedbank ATM Withdrawal	1.55% (Min 8.50)
Other Bank ATM Withdrawal	1.55% (Min 8.50)
International ATM Withdrawal	1.50% (Min 8.50)
Online Banking Payment	15.33
Interaccount Transfer (MoneyApp/Online Banking)	FREE
Interaccount Transfer (Branch)	FREE
Balance Enquiry (Online Banking)	FREE
Nedbank ATM Balance Enquiry (Print)	3.21
Other Bank ATM Balance Enquiry (Print)	3.21
Balance Enquiry At Branch (Print)	6.42
Statement Enquiry Nedbank ATM	3.21
Dishonoured Payment	100.00
Transaction / Payment Tracing	199.95
Incorrectly Disputed Transaction - Local	201.07
Incorrectly Disputed Transaction - International	201.07
Replacement of Expired Card	FREE
Replacement of Lost Card	100.49
Debit Interest	20.25%
Credit Interest	Max 1.50%
VALUE-ADDED SERVICES	FEE/CHARGE (EMALANGENI)
<b>Electricity</b>	
Up to 50.00	3.50
Up to 1 000.00	6.00
Up to 5 000.00	9.00
Up to 15 000.00	12.00
Airtime and Data	3.21
Bill Payments	15.33
Cellphone SMS Account Access Notification	FREE
Cellphone SMS Payment Notification (All Transactions)	1.00
Transactional SMS Notification	FREE
Third Party SMS Notification	1.00
No Funds Alert SMS Notification	FREE
OVERDRAFT FACILITIES	FEE/CHARGE (EMALANGENI)
Initiation Fee	2.90% (Min 696.71)
Overdraft Review Fee	2.80%
OTHER FEES	FEE/CHARGE (EMALANGENI)
Amortization Fee	FREE
Call Up Letter	19.27
Warning Letter	19.27
Debtor Administration	471.59
Debtor Administration (None/Late Submission)	896.55
Overdrawn Account Letter Fee	19.27
Repossession Charge	FREE
Full General Report	208.50
Penalty Interest	Prime + 10%
Audit Certificate	422.27
Telephone Charge (Local)	FREE
Telephone Charge (International)	FREE
Bid Bond	187.41
Treasury Bills	0.26% (Max 1 036.00)

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 342.20, Max 99 999 999)
Amendment	281.50
Non - Cash Cover	0.9% per 6 months (Min 500.00, Max 99 999 999)
Renewal - Cash Cover	0.6% per 6 months (Min 329.00, Max 99 999 999)
Renewal - Non Cash Cover	0.6% per 6 months (Min 600.00, Max 99 999 999)
Not Taken	329.00
FOREIGN CURRENCY ACCOUNTS	FEE/CHARGE (EMALANGENI)
Transfer	172.80
FORWARD EXCHANGE CONTRACTS	FEE/CHARGE (EMALANGENI)
Delivery	FREE
Establishment	345.61
EXCHANGE CONTROL	FEE/CHARGE (EMALANGENI)
Exchange Control Application Normal	545.45
Exchange Control Application Complex	909.09
Exchange Control Application Follow-up	FREE
Attestation of F178	157.68
BILLS (IMPORTS/EXPORTS)	FEE/CHARGE (EMALANGENI)
Documentary Collection (Outgoing)	0.62%
Documentary Collection (Incoming)	0.62%
LETTERS OF CREDIT (EXPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.78% (Min 345.61) plus flat Fee 168.80
Amendment	315.98
Advising	438.70
Negotiation	0.62%
Cancellation	486.09
Courier Fee	Actual Cost
Transfer Fee	420.41
LETTERS OF CREDIT (IMPORT)	FEE/CHARGE (EMALANGENI)
Establishment	0.75% (Min 320.00) plus flat Fee 160.00
Amendment	315.98
Advising	438.70
Negotiation	0.62%
Cancellation	486.09
Transfer Fee	420.41
FOREIGN CURRENCY NOTES	FEE/CHARGE (EMALANGENI)
Purchases	7% (Min 130.30, Max 1 755.00)
Sales	7% (Min 130.30, No Max)

\*NOTE : WITHDRAWALS FROM OTHER BANKS' ATMs/FACILITIES MAY ATTRACT ADDITIONAL CHARGES.

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