



# Banking pricing fees update

Effective 1 January 2025

## Current Account - Pay as you use (PAYU)

### M117.00 monthly maintenance fee

**You get:**

- Free monthly IB subscription fee
- Free own account transfers
- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal loan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- Earn credit interest on positive balances

Transaction	2024	2025	Increase %
Monthly maintenance fee	M117.72	117.00	4.73%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.82%	5.13%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1.37%	NEW Pricing Structure
Cash withdrawal: Branch	0.30% MIN M12.95 / MAX M373.08	0.31% Min. M14.00/Max. M391.00	5.41%
Nedbank ATM cash withdrawal	1.95% MIN M8.07 / MAX M48.00	2.05% Min. M8.65 /Max. M50.00	5.49%
Atm international	M59.57 +116%	M63.00 + 1.22%	5.47%
Atm adhoc statement	M4.50	M4.50	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.33%	2.45%	5.15%
Pos international	M8.99 +1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Pos cashback	0.15% Min M5.80/No max	0.16% Min. M6.05/No Max.	5.49%
Send money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5,000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

## Current Account - Bundled fee

### M165.00 monthly maintenance fee

**You get:**

- Free POS swipes at all till points
- Free own account transfers and payments to Nedbank accounts
- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal loan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- 1 Free ATM withdrawals per month

Transaction	2024	2025	Increase %
Monthly maintenance fee	M157.00	M165.00	5.10%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1 FREE UP TO M3,000, THEN 0.82%	5.13%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1.37%	NEW Pricing Structure
Cash withdrawal: Branch	2.45%	2.58%	5.31%
Nedbank ATM cash withdrawal	1st 3, Then M50.59	1 FREE THEN 2.05% Min. M8.65 /Max. M50.00	NEW Pricing Structure
Atm international	M59.57 +116%	M63.00 + 1.22%	5.47%
Atm adhoc statement	M4.50	M4.50	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	2.33%	2.45%	5.15%
Pos international	M8.99 +1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40%Min. M90.00/No Max.	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.40%Min. M90.00/No Max.	0%
Pos cashback	0.15% Min M5.80/No max	0.16%Min. M6.05/No Max.	5.49%
Send money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5,000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

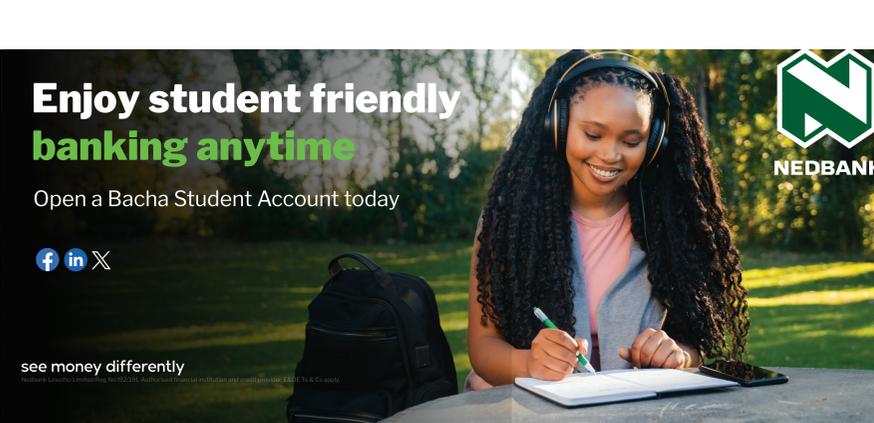
## Youth Savings Account

### Monthly maintenance is free

**You get:**

- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions
- Low transactional fees
- Earn credit interest on positive balances
- 2 Free ATM withdrawals per month

Transaction	2024	2025	Increase %
Cash deposit: Branch	1 Free up tp M3,000, Then 1.30%	1.37%	NEW Pricing Structure
Atm cash deposit	1 Free up to M3,000, Then 0.78%	1 FREE UP TO M3,000, THEN 0.82%	5.13%
Cash withdrawal: Branch	M1,500 free, Then 1.30%	1.37%	NEW Pricing Structure
Nedbank ATM cash withdrawal	First two free then M21.08	2 FREE THEN M22.00	4.36%
Pos normal purchase	M2.12	M2.23	5.30%
Pos advance (withdrawal in branch)	M33.83	M35.65	5.38%
Pos Cashback	0.27% Min M18.55 / Max M362.40	0.28% Min. M20.00 /Max. M380.00	5.46%
Send Money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5,000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%



## Student Account

### M23.00 monthly maintenance fee

**You get:**

- Free cash deposits at Nedbank branches
- Free POS swipes at all till points
- Free own account transfers
- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions
- Free mobile app and internet banking subscription
- Account number does not change when upgrading to other current accounts
- Low transactional fees

Transaction	2024	2025	Increase %
Monthly maintenance fee	M22.00	M23.00	4.55%
Cash deposit: Branch	FREE	FREE	0%
Atm cash deposit	FREE	FREE	0%
Cash withdrawal: Branch	0.30% Min M12.95/Max M373.08	0.31% Min. M14.00 /Max. M391.00	5.41%
Nedbank ATM cash withdrawal	FREE	FREE	0%
Atm international	M55.81 + 116%	M60.00 + 1.20%	5.48%
Atm adhoc statement	M4.50	M4.50	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	0.50% Min M24.10 / No Max	0.52% Min. M25.75/No Max.	5.42%
Pos international	M8.99 + 1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Pos Cashback	0.15% Min M5.80 / No Max	0.16% Min. M6.05/No Max.	5.49%
Send Money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5,000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0.00%
Confirmation of banking details	M10.00	M10.00	0%

# SME Accounts

## SME - Account

### M180.00 monthly maintenance fee

**You get:**

- 3 free cash deposits (Branch)
- 3 free ATM deposits

Transaction	2024	2025	Increase %
Monthly maintenance fee	M180.00	M180.00	0%
Atm cash deposit	3 Free up to M20,000.00, Then 0.50% Turnover to M240,000, Above 0.50%	3 FREE UP TO M20,000 THEN 0.50% FOR M240,000 TURNOVER, ABOVE 0.50%	0%
Cash deposit: Branch	3 Free up to M20,000.00, Then 0.5% for Turnover to M240,000, Above 0.50%	3 FREE UP TO M20,000, THEN 0.5% FOR M240,000 TURNOVER, ABOVE 0.50%	0%
Cash withdrawal: Branch	0.80% NO MIN / MAX M843	0.85% (MAX M883.00)	5.50%
Nedbank ATM cash withdrawal	2.07% MIN M8.74 / MAX M50.59	2.18% MIN M9.30 / MAX M53.00	5.50%
Atm international	M59.57 + 116%	M63.00 + 1.22%	5.47%
Atm adhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.36%	2.48%	5.08%
Pos international	M8.99 + 1.26%	M10.00 + 1.34%	5.31%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

## SME Account - Bundled

### M249.00 monthly maintenance fee

**You get:**

- 3 free cash deposits
- 3 free ATM deposits
- 3 free ATM withdrawals
- 5 free POS swipes

Transaction	2024	2025	Increase %
Monthly maintenance fee	M249.00	M249.00	0%
Atm cash deposit	3 Free up to M20,000.00, Then 0.50% Turnover to M240,000, Above 0.50%	3 FREE UP TO M20,000 THEN 0.50% FOR M240,000 TURNOVER, ABOVE 0.50%	0%
Cash deposit: Branch	3 Free up to M20,000.00, Then 0.5% for Turnover to M240,000, Above 0.50%	3 FREE UP TO M20,000, THEN 0.5% FOR M240,000 TURNOVER, ABOVE 0.50%	0%
Cash withdrawal: Branch	0.80% NO MIN / MAX M843	0.85% (MAX M883.00)	5.50%
Nedbank ATM cash withdrawal	First 3 free then M47.43	1 FREE THEN 2.05% Min. M8.65/Max. M50.00	NEW Pricing Structure
Atm international	M55.81 + 116%	M60.00 + 1.20%	5.48%
Atm adhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	2.21%	2.33%	5.43%
Pos international	M8.99 + 1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

## School Current Account

### M207.00 monthly maintenance fee

**You get:**

- Free ATM cash deposits

Transaction	2024	2025	Increase %
Monthly maintenance fee	M196.81	M207.00	0%
Atm cash deposit	FREE	FREE	0%
Cash deposit: Branch	M26.35	M27.80	5.50%
Cash withdrawal: Branch	0.27% MIN M19.55 / MAX M382.02	0.29% MIN M20.00 / MAX M407.00	5.42%
Nedbank ATM cash withdrawal	2.07% MIN M8.74 / MAX M50.59	2.18% MIN M9.30 / MAX M53.00	5.50%
Atm international	M59.57 + 116%	M63.00 + 1.22%	5.47%
Atm adhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.00	M4.00	0%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.21%	2.33%	5.43%
Pos international	M8.99 + 1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

# Private Banking

## Private Banking - Bundled M285.00 montly maintenance fee

### You get:

- Free POS swipes at all till points
- Free own account transfers and payments to Nedbank accounts
- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal oan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- 3 Free ATM withdrawals per month
- Flexible debit interest rates on credit facilities
- Access to private banking suite

Transaction	2024	2025	Increase %
Monthly maintenance fee	M274.00	M285.00	4.01%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1.37%	NEW Pricing Structure
ATM cash deposit	1 Free up to M3,000 Then 0.78%	1 FREE UP TO M3,000, THEN 0.82%	5.13%
Cash withdrawal: Branch	2.45 %	2.58%	5.31%
Nedbank ATM cash withdrawal	1st 5 Free then MAX M47.43	3 FREE THEN 2.05% Min. M8.65 /Max. M50.00	NEW Pricing Structure
Atm international	M59.57+116%	M63.00 + 1.22%	5.47%
Atm adhoc statement	M4.50	M4.50	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	2.62%	2.76%	5.34%
Pos international	M8.99+1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Pos cashback	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max.	5.49%
Send money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%



## Easy access to your money, whenever and however you want it

Visit our Private Banking suite to open a hassle-free banking account with access to numerous extra features.

see money differently

## Private Account - PAYU M235.00 monthly maintenance fee

### You get:

- Free monthly IB subscription fee
- Free own account transfers
- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions
- Gold credit card, overdraft and personal loan (subject to approval)
- Home and vehicle loans (subject to approval)
- Free mobile app and internet banking subscription
- Earn credit interest on positive balances
- Flexible debit interest rates on credit facilities
- Access to private banking suite

Transaction	2024	2025	Increase %
Monthly maintenance fee	M224.50	M235.00	4.68%
Cash deposit: branch	1st Deposit Free up to M3000.00, Then 1.30%	1.37%	NEW Pricing Structure
ATM cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1 FREE UP TO M3,000, THEN 0.82%	5.13%
Cash withdrawal: branch	2.45%	2.58%	5.49%
Nedbank ATM cash withdrawal	1.95% MIN M8.07 / MAX M48.00	2.05% Min. M8.65/Max. M50.00	NEW Pricing Structure
Atm international	M59.57+116%	M63.00 + 1.22%	5.47%
Atm adhoc statement	M4.00	M4.50	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	M4.80	M4.00	0%
Pos advance (withdrawal in branch)	2.62%	2.76%	5.34%
Pos international	M8.99+1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Pos cashback	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max.	5.49%
Send money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

# 2025

Nedbank Lesotho  
**Banking pricing fees update**



## Transactor Plus Account M13.00 monthly maintenance fee

### You get:

- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and Cash Out transactions
- No credit checks
- Earn credit interest on positive balances
- M4,000 embedded funeral cover

Transaction	2024	2025	Increase %
Monthly maintenance fee	M12.85	M13.00	1.17%
Atm cash deposit	1st Deposit Free up to M3000.00, Then 0.78%	1st Deposit Free up to M3000.00, Then 0.82%	5.13%
Cash deposit: branch	1st Deposit Free up to M3000.00 Then 1.30%	1.37%	NEW Pricing Structure
Cash withdrawal: branch	0.28% 22.94 / M558.69	0.30% MIN 24.00 / MAX M585.00	5.49%
Nedbank ATM cash withdrawal	1.23% 11.87 / Max M24.16	1.30 % MIN 12.70 / MAX M25.00	5.39%
Atm international	M55.81 + 1.16%	M60.00 + 1.20%	5.48%
Atm adhoc statement	M4.00	M4.21	5.25%
Atm mini statement	M4.00	M4.21	5.25%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	0.50% 24.10 / No Max	0.52% 25.75 / No Max	5.42%
Pos international	M8.99 + 1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Pos cashback	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max	5.49%
Send Money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

## Savings Account - Mines M2.65 monthly maintenance fee

### You get:

- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions

Transaction	2024	2025	Increase %
Monthly maintenance fee	M2.52	M2.65	5.16%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1.37%	NEW Pricing Structure
ATM Cash deposit	1 Free up to M3,000, Then 0.78%	1 FREE UP TO M3,000, THEN 0.82%	5.13%
Cash withdrawal: branch	0.61% M30.91 / M2449.30	0.62% Min. M34.00/Max. M2568.00	5.49%
Nedbank ATM cash withdrawal	1.95% M8.07 / M48.00	2.05% Min. M8.65/Max. M50.00	5.49%
Atm international	M59.57 + 1.16%	M63.00 + 1.33%	5.47%
Atm adhoc statement	M4.50	M4.50	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	N/A	N/A	N/A
Pos advance (withdrawal in branch)	0.50% M24.10/ No Max	0.52% Min. M25.75/No Max.	5.23%
Pos international	M8.99 + 1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Pos cashback	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max.	5.49%
Send Money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

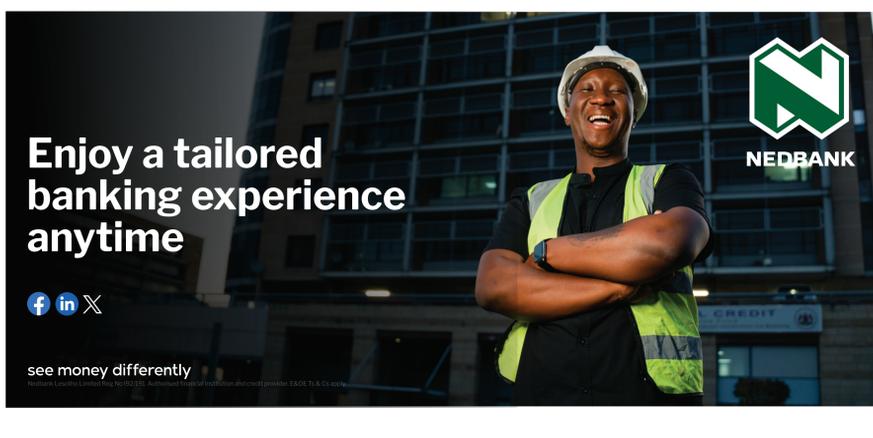
## Savings Account M9.00 monthly maintenance fee

### You get:

- Free cellphone banking subscription (USSD: \*120\*140#)
- Visa debit card that allows online purchases and cash out transactions
- Free tax payments
- Free cash deposit up to M3,000 per month

Transaction	2024	2025	Increase %
Monthly maintenance fee	M8.95	M9.00	0.56%
Cash deposit: Branch	1st Deposit Free up to M3000.00, Then 1.30%	1.37%	NEW Pricing Structure
ATM Cash deposit	1 Free up to M3,000, Then 0.78%	1 FREE UP TO M3,000, THEN 0.82%	5.13%
Cash withdrawal: branch	0.61% M30.91 / M2449.30	0.62% Min. M34.00/Max. M2568.00	5.49%
Nedbank ATM cash withdrawal	2.07% M8.74 / M50.59	2.16% Min. M9.30/Max. M53.00	5.50%
Atm international	M59.57 + 1.16%	M63.00 + 1.33%	5.47%
Atm adhoc statement	M4.50	M4.50	0%
Atm mini statement	M4.50	M4.50	0%
Pos normal purchase	N/A	N/A	N/A
Pos advance (withdrawal in branch)	0.50% M24.10/ No Max	0.52% Min. M25.75/No Max.	5.42%
Pos international	M8.99 + 1.26%	M9.55 + 1.32%	5.50%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% Min. M90.00/No Max.	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.20% Min. M90.00/No Max.	0%
Pos cashback	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max.	5.49%
Send Money	M0.00-M100=M7.00 M101-M500=M9.00 M501-M1,000=M11.00 M1,001-M5000=M15.00	M0.00 - M100 = M7.50 M101 - M500 = M9.50 M501 - M1,000 = M11.50 M1,001 - M5,000 = M15.50	5.14%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%





## Digital Channels - Private Banking PAYU

Channel	Transaction Type	2024	2025	Increase		
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%		
	Electricity	M6.74	M7.00	3.86%		
	Send Money to mobile (unregistered users)	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.00 M9.00 M10.00 M15.00	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.50 M9.50 M11.50 M15.50	5.14%
	Cellular ( Vodacom and Econet )	M2.50	M2.50	0%		
	Payment to Account at this bank	M5.62	M5.90	4.98%		
	Payments to other Bank Accounts ( RTGS / Immediate payment	M20.00	M20.00	0%		
	Local Banks payments ( online Banking, App, MB )	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.00 M10.00 M13.00	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.40 M10.55 M13.65	5.40%
	Pin Cashout	Own Account Transfers	FREE	FREE	0%	
	Bank card to M-PESA	Cash Withdrawal at till	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max	5.49%	
		Move funds from card to wallet	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.00 M8.00 M11.00 M15.00 M17.00	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.30 M8.40 M11.60 M15.80 M17.90

## Digital Channels - Private Banking Bundled

Channel	Transaction Type	2024	2025	Increase		
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%		
	Electricity	M6.74	M7.00	3.86%		
	Send Money to mobile (unregistered users)	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.00 M9.00 M10.00 M15.00	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.50 M9.50 M11.50 M15.50	5.14%
	Cellular ( Vodacom and Econet )	FREE	FREE	0%		
	Payment to Account at this bank	FREE	FREE	0%		
	Payments to other Bank Accounts ( RTGS / Immediate payment	M20.00	M20.00	0%		
	Local Banks payments ( online Banking, App, MB )	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.00 M10.00 M13.00	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.40 M10.55 M13.65	5.40%
	Pin Cashout	Own Account Transfers	FREE	FREE	0%	
	Bank card to M-PESA	Cash Withdrawal at till	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max	5.49%	
		Move funds from card to wallet	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.00 M8.00 M11.00 M15.00 M17.00	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.30 M8.40 M11.60 M15.80 M17.90

## Digital Channels - Savings / RMA / Youth Savings / Transactor

Channel	Transaction Type	2024	2025	Increase		
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%		
	Electricity	M6.74	M7.00	3.86%		
	Send Money to mobile (unregistered users)	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.00 M9.00 M10.00 M15.00	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.50 M9.50 M11.50 M15.50	5.14%
	Cellular ( Vodacom and Econet )	M2.50	M2.50	0%		
	Payment to Account at this bank	M5.62	M5.90	4.98%		
	Payments to other Bank Accounts ( RTGS / Immediate payment	M20.00	M20.00	0%		
	Local Banks payments ( online Banking, App, MB )	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.00 M10.00 M13.00	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.40 M10.55 M13.65	5.40%
	Pin Cashout	Own Account Transfers	FREE	FREE	0%	
	Bank card to M-PESA	Cash Withdrawal at till	0.15% Min. M5.80/No Max	0.16% Min. M6.05/No Max	5.06%	
		Move funds from card to wallet	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.00 M8.00 M11.00 M15.00 M17.00	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.30 M8.40 M11.60 M15.80 M17.90

## Digital Channels - Current Account Bundled / Student Account

Channel	Transaction Type	2024	2025	Increase		
Online Banking, Nedbank Money (Africa) App	Send Money (registered mobile)	M10.00	M10.00	0%		
	Electricity	M6.74	M7.00	3.86%		
	Send Money to mobile (unregistered users)	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.00 M9.00 M10.00 M15.00	M20-M100 M101-M500 M501-M1,000 M1,001-M5,000	M7.50 M9.50 M11.50 M15.50	5.14%
	Cellular ( Vodacom and Econet )	FREE	FREE	0%		
	Payment to Account at this bank	FREE	FREE	0%		
	Payments to other Bank Accounts ( RTGS / Immediate payment	M20.00	M20.00	0%		
	Local Banks payments ( online Banking, App, MB )	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.00 M10.00 M13.00	M0 - M1,000 M1,001-M10,000 M10,001 and above	M7.40 M10.55 M13.65	5.40%
	Pin Cashout	Own Account Transfers	FREE	FREE	0%	
	Bank card to M-PESA	Cash Withdrawal at till	0.15% Min. M5.80/No Max	0.16% Min. M6.00/No Max	5.06%	
		Move funds from card to wallet	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.00 M8.00 M11.00 M15.00 M17.00	M25 - M100 M101-M300 M301-M500 M501-M1000 M1,001-M2,500	M5.30 M8.40 M11.60 M15.80 M17.90

## Global Payments

Product	Charge Type	2024	2025	Increase	
Outward Payments (OPs) (Previously outward telegraphic transfers (OTTs))	TT/ Swift	1.25% Min M313.85/Max M4200.00	1.25% Min M313.85/Max M4200.00	0%	
	Communication	M275.00	M275.00	0.00%	
	Recall of funds processed	M275.00	M275.00	0.00%	
	Courier fees	N/A	N/A	N/A	
	Payment tracking service	N/A	N/A	N/A	
	Ex CFC Acc - to other local bank/ non local bank	USD 7.00 base currency	USD 7.00 base currency	0.00%	
	Incorrect instruction received. Query to beneficiary bank (Mini# refers to OPs that are reworked due to client error where o/s bank queries e.g beneficiary account number incorrect	M275.00	M275.00	0.00%	
	Inward Payments (IPs) (Previously inward telegraphic transfers (ITTs))	Commission %	0.55%	0.35%	-36.36%
		Min#	M144.90	M144.90	0.00%
		Under M2000 - Flat#	M1016.50	M1016.50	0.00%
Pensions Payment#				N/A	
Return of funds		M160.00	M160.00	N/A	
Purchase of cheques/drafts (BDPs)	Commission %			N/A	
	Min#%			N/A	
	Max#			N/A	
	Payment Search (Min)#			N/A	
	Unpaid Advice#			N/A	
Proposed additional fees	Recall of funds wrongly addressed to us	M275.00	M275.00	0.00%	
	Sight commission (per 3 month period or part thereof until date of payment)	0.83% Min M857.01 /NO MAX	0.83% Min M857.01 /NO MAX	0.00%	
Import Letters of credit	Usance commission (per 6 month period or part thereof until date of payment)	1.67% Min M876.44/NO MAX	1.67% Min M876.44/NO MAX	0.00%	
	Drawings	0.80% Min M550.00 Max M3000.00	0.80% Min M550.00 Max M3000.00	0.00%	
	Communication	M275.00	M275.00	0.00%	
	Follow up on import documentation/ admin fee for queries sent to o/s bank for status of document presentations	M275.00	M275.00	0.00%	
	Amendments-Increasing capital value	M755.00	M755.00	0.00%	
	Amendments	M755.00	M755.00	0.00%	
	IMLC Tracers	M275.00	M275.00	0.00%	
	Endorsement of bill of Lading	M771.00	M771.00	0.00%	
	Revolving - Open commission	0.83% Min M857	0.83% Min M857	0.00%	
	Expiry admin fee (utilized and unutilized)	M150.00	M150.00	0.00%	
Export Letters of credit	Cancellation admin fee (utilized and unutilized)	M567.10	M567.10	0.00%	
	Discrepancy fee (a/c beneficiary)	USD 125	USD 125	0.00%	
	Back to back, transferable, standby and revolving LCs	0.83%	0.83%	0.00%	
	Mixed Tenor LCs	0.83% or 1.67%	0.83% or 1.67%	0.00%	
	Advising	M681.00	M681.00	0.00%	
	Confirmation fee (collected in advance every three months or part thereof	Pricing on application. Based on country risk	Pricing on application. Based on country risk	N/A	
	Advising amendment	M755.00	M755.00	0.00%	
	Advising non clients	M700.00 New	M700.00 New	0.00%	
	Drawings	0.67% Min M675.05/NO MAX	0.67% Min M675.05/NO MAX	0.00%	
	EXLC tracers	M275.00	M275.00	0.00%	
FCIs	Communication (SWIFT fee)	M275.00	M275.00	0.00%	
	Transfers	M700.00	M700.00	0.00%	
	Acceptance			N/A	
	Courier fee as charged	M485.50	M485.50	0.00%	
	Assignment of proceeds# (Simple assignment using Nedbanks standard template)	Pricing on application	Pricing on application	N/A	
	Cessions/assignments linked to customised trade deals	Pricing on application	Pricing on application	N/A	
	Draft, initial and subsequent documents review, per hour	N/A	N/A	N/A	
	Documents - Overnight checking	N/A	N/A	N/A	
	EXLC discount handling fee	M464.28	M464.28	0.00%	
	Cancellation	M754.72	M754.72	0.00%	
FBOs	Non drawing	M130.38	M130.38	0.00%	
	Expiry admin fee	M150.00	M150.00	0.00%	
	Commission / Extensions	0.60% Min M201.40/NO MAX	0.60% Min M201.40/NO MAX	0.00%	
	Bill to be realised/guaranteed	M392.20 New fee	M392.20 New fee	0.00%	
	Plus guarantee commission	2.15% min M200.00	2.15% min M200.00	0.00%	
	FBCI tracers	M275.00 New fee	M275.00 New fee	0.00%	
	Endorsements of bill of lading	M771.00	M771.00	0.00%	
	Communication (zero rated for VAT)	M275.00	M275.00	0.00%	
	Letter of undertaking - In the absence of a bill of exchange accompanying the collection	M341.32 New	M341.32 New	0.00%	
	Documentary collections	0.66% Min M215.00/NO MAX	0.66% Min M215.00/NO MAX	0.00%	
CFC ACCOUNTS	Courier	M485.50	M485.50	0.00%	
	FBCO Query on fate	M289.85	M275.00	-5.12%	
	Communication#	M275.00	M275.00	0.00%	
	FBCO tracers	M275.00	M275.00	0.00%	
	CFC Acc to current acc#	USD 7.00 base currency	USD 7.00 base currency	0.00%	
	CFC Acc to other local bank / non local banks	USD 7.00 base currency	USD 7.00 base currency	0.00%	
	Service fees	USD 30.00 base currency	USD 30.00 base currency	0.00%	
	Statement copies	USD equivalent to M37.00	USD equivalent to M37.00	0.00%	
	MT940 & MT950 - Charged per month	N/A	N/A	0.00%	
	Interest	N/A	N/A	0.00%	
FORWARD EXCHANGE CONTRACTS	Establishment			N/A	
	Latte settlement fee per day (Min)			N/A	
	Cancellation			N/A	
	Drawdown			N/A	
	Cancellation			N/A	
EXCHANGE CONTROL	Non complex applications	M627.05	M627.05	0.00%	
	Urgent email applications	No pricing	N/A	N/A	
	Renewal of previous authority	No pricing	N/A	N/A	
	Non complex applications for FDI purposes	M937.00	M937.00	0.00%	
	SARB interview	No pricing	N/A	N/A	
	Local borrowing review	No pricing	N/A	N/A	
	FSB letter	N/A	N/A	N/A	
	Endorsing of share certificate - Non resident	N/A	N/A	N/A	
	Response to clients letter for Excon guidance	No pricing	N/A	N/A	
	Complex applications	M5,000.00	M5,000.00	0.00%	
EXCHANGE CONTROL	Exchange control (Evidence of importation / FEC evidence of firm commitment)			0.00%	
	Attesting / F178	M21.08 per form	M20.00 per form	-5.12%	
	F 178 follow up	M300.00	M300.00	0.00%	
	F 178 cancellation	M40.00	M40.00	0.00%	
	Attestation of forms NBP	No pricing	N/A	N/A	
	Compilation and submission to the Central Bank	No pricing	N/A	N/A	



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