

Nedbank Small Business Services

Asset-related fees



Effective from 1 January 2026.

We may change any fee, cost or charge at any time after we have given you reasonable notice.

Type of transaction/fee/interest		Fees (including VAT at 15%)
Nedbond		
Raising fee		1% of the loan amount (minimum of R6 037.50)
Early settlement		In case of early settlement, a penalty fee of 3.5% of the outstanding capital balance applies.
Monthly service fee		R69
Home loan		
Initiation fee		R6 037.50
Transactional fees		R100 + R2.85 per R100 or part thereof
Monthly service fee		R69
Monthly service fee for Juristics outside NCA		R230
Vehicle-and-asset finance		
Initiation fee: Inside the National Credit Act	1	R165 plus 10% of the limit above R1 000, up to a maximum of R1 207.50
Initiation fee: Outside the National Credit Act		0.80% of the principal debt (minimum of R2 200)
Monthly service fee		R69
Early-settlement penalty		If agreements with an original principal-debt value of R250 000 or more are settled early, interest will be charged on the outstanding capital amount if notice of 90 days has not been received.
Property guarantee		
Charges for a residential property		
Establishment fee		R1 485
Non-take-up fee		R739
Renewal fee (every 3 months)		R739
Amendment fee		R739
Charges for a commercial property		
Establishment fee		1.25% of the guarantee value
Non-take-up fee		R739
Renewal fee (every 3 months)		R739
Amendment fee		R739
Letter of guarantee		
Collateral provided by means of a matching investment		
Administration		
Administration fee		R1 321
Commission for letters of guarantee with deal sizes < R120 000		
Establishment commission		R1 321
Renewal commission (every 6 months)		R1 321
Commission for letters of guarantee with deal sizes >= R120 000		
Risk rating	Establishment commission	Renewal commission (every 6 months)
NGR11	0.87%	0.60%
NGR12	0.91%	0.63%
NGR13	0.95%	0.66%
NGR14	1.01%	0.70%
NGR15	1.09%	0.76%
NGR16	1.19%	0.82%
NGR17	1.32%	0.91%
NGR18	1.48%	1.03%
NGR19	1.69%	1.18%
NGR20	1.97%	1.37%
NGR21	2.34%	1.62%
NGR22	2.82%	1.96%
NGR23	3.43%	2.39%
NGR24	4.26%	2.96%
NGR25	5.45%	3.70%

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Letter of guarantee

Collateral provided by means of a matching investment

Change

Risk rating	Fees will be applied on the increased amount of the guarantee according to the table above (minimum of R1 321).
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Non-take-up

Non-take-up fee	R1 321
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Collateral not provided

Administration

Administration fee	R1 321
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Commission for letters of guarantee with deal sizes < R120 000

Establishment commission	R1 321
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Renewal commission (every 6 months)	R1 321
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Commission for letters of guarantee with deal sizes >= R120 000

Risk rating	Establishment commission	Renewal commission (every 6 months)
NGR11	0.38%	1.12%
NGR12	0.63%	1.29%
NGR13	2.19%	1.53%
NGR14	2.62%	1.82%
NGR15	3.19%	2.21%
NGR16	3.92%	2.73%
NGR17	4.87%	3.38%
NGR18	6.09%	4.23%
NGR19	7.66%	5.33%
NGR20	9.74%	6.78%
NGR21	12.43%	8.64%
NGR22	15.93%	11.07%
NGR23	20.53%	14.27%
NGR24	26.60%	18.48%
NGR25	34.56%	24.02%

Change

Change	Fees will be applied on the increased amount of the guarantee according to the table above (minimum of R1 321).
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Non-take-up

Non-take-up fee	R1 321
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Notes

1 Non-juristic entities fall within the ambit of the National Credit Act for pricing purposes only.

For more information, call us on 0800 116 400.

Nedbank Ltd Reg No 1951/000009/06. Licensed financial services and registered credit provider (NCRCP16).