

## Nedbank Small Business Services

### N5000 Account 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	Notes	Fees (including VAT at 15%)	
		Standard fees	Discounted fees <sup>(10)</sup>
Requirements			
Balance requirement	10	Not applicable	Minimum monthly balance of R50 000
Client type requirement	10	Applicable to societies, body corporates, clubs, charitable organisations and registered non-profit organisations	
Annual fees			
Debit card service fee (including lost-card protection)		R205	R205
Monthly fees			
Account maintenance fee	6, 10	R80	R0
eNotes		R12	R12
Self-service banking: Subscription		Free	Free
Deposit books			
Deposit book		R97	R97
Narrative cash-only deposit book		R166	R166
Transaction fees			
Deposits			
Electronic deposit		Free	Free
Cash deposit			
– At a Nedbank branch	10	R10 plus R2.52 per R100 or part thereof; minimum fee of R55	R10 plus R2.52 per R100 or part thereof; minimum fee of R55
– At a Nedbank Intelligent Depositor ATM	7, 10	R5 plus R1.26 per R100 or part thereof	Free for the first R5 000 per billing cycle; thereafter R5 plus R1.26 per R100 or part thereof
– At a participating retailer	2, 10	R19.95 per R5 000 or part thereof	R19.95 per R5 000 or part thereof
– At a Boxer store		R2 per R100 or part thereof	R1 per R100 or part thereof
Cash withdrawals			
At a participating retailer	2, 10	R2	R2
At a Nedbank ATM		R2.75 per R100 or part thereof	R2.75 per R100 or part thereof
At another bank's ATM		R12 plus R2.75 per R100 or part thereof	R12 plus R2.75 per R100 or part thereof
At a branch			
– Debit card withdrawal		Charged at a rate equal to the cash deposit fee (R2.52 per R100 or part thereof); minimum of R100 and no maximum	Charged at a rate equal to the cash deposit fee (R2.52 per R100 or part thereof); minimum of R100 and no maximum
At another bank's self-service device		R15	R15
At an international ATM		R65 plus R2.75 per R100 or part thereof	R65 plus R2.75 per R100 or part thereof
Over-the-counter interaccount transfer			
Transfer	10	R200	R100
Branch payment	10	R200	R100
Statements and transaction lists			
A4 sent to a branch for collection		R75	R75
Statement per month	1, 4		
– At a branch or via the contact centre		R60	R60
– Nedbank Online Banking or the Money app		Free	Free
– Nedbank Intelligent Depositor ATM or a self-service kiosk		R50	R50
Statement per month older than 3 months	1		
– At a branch or via the contact centre		R60	R60
– Nedbank Online Banking or the Money app		R12	R12
– Nedbank Intelligent Depositor ATM or a self-service kiosk		R50	R50
Transaction list per page			
– At a branch or via the contact centre		R30	R30
– Nedbank Online Banking or the Money app		Free	Free
Mini transaction list from a Nedbank ATM		R12	R12

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Transaction fees			
Balance enquiries			
At a branch		R27	R27
Debit card charges			
Purchase at a tillpoint	9, 10	R3.50	Free
Fuel purchase		R3.50	R3.50
Face to Face Delivery		R170	R170
Card replacement fee		R160	R160
Request for a copy of a transaction voucher			
– Local		R175 per voucher	R175 per voucher
– International		R215 per voucher	R215 per voucher
International currency conversion fee (Cross-border transaction fee)	3	2.5% of the transaction value	2.5% of the transaction value
Excess fees			
Excess fee		R165 plus 0.16% of the amount in excess per day	R165 plus 0.16% of the amount in excess per day
Unpaid item			
Unpaid item		R30	R30
Nedbank ATM			
Cellphone top-up		R1.50	R1.50
Balance enquiry		Free	Free
Denied transaction due to insufficient money		Free	Free
Saswath ATM			
Cellphone top-up		R12	R12
Balance enquiry		R12	R12
Denied transaction at another bank's ATM		R12	R12
Denied transaction at another bank's self-service device		R12	R12
Nedbank Online Banking			
Subscription		Free	Free
Balance enquiry		Free	Free
Transfer		Free	Free
Payment	10	R7	Free
Payment notifications	5		
– SMS		R0.50	R0.50
– Email		R0.50	R0.50
– Fax		R30	R30
Instant-payment fee			
– Less than or equal to R3 000		R10	R10
– More than R3 000		R50	R50
Cellphone banking (*120*001#)			
Subscription		Free	Free
Balance enquiry		Free	Free
Payment		Free	Free
Transfer		Free	Free
Other charges			
Cash-for-Cash Service at a Cash Centre		Charged same as cash-handling fee per deposit (minimum of R30)	Charged same as cash-handling fee per deposit (minimum of R30)
No-funds Alert		R10 per SMS	R10 per SMS
Certificate of balance		R27	R27
Tax certificate – current year			
– At a branch or via the contact centre		R60	R60
– Nedbank Online Banking or the Money app		Free	Free
Tax certificate – prior years (per certificate)			
– At a branch or via the contact centre		R60	R60
– Nedbank Online Banking or the Money app		R12	R12
Cash deposit correction fee		R125	R125
Stop-payment instruction			
– Nedbank Online Banking or the Money app		R5	R5
– At a branch or via the contact centre		R50	R50
Archived deposit slip or statement > 90 days obtained from a branch		R60	R60
Pay to a cellphone number	8	R12 per R1 000	R12 per R1 000
Stop order	10	R12	Free
Autotransfer: Processing fee	10	R19	Free
Debit order (internal)	10	R1	Free
Debit order (external)	10	R12	Free

**Transaction fees****Other charges**

Disputed debit order		
– Nedbank Online Banking or the Money app	R5	R5
– At a branch or via the contact centre	R50	R50
Letter of authority	R81	R81
Preparation of security documents	R260	R260

**For information on global, savings, investment and other product fees, please contact your relationship banker or visit the Nedbank website.**

**Notes**

- 1 A billing cycle runs from the fourth-last business day of the month to the fifth-last business day of the following month. Your statement will show the fees for all the transactions that you have made in the previous billing cycle. In other words, you are billed 1 month in arrears.
- 2 These fees apply at all stores where cash is offered, for example Shoprite, Pick n Pay and Score.
- 3 This fee applies to all transactions done through a foreign merchant and is calculated at 2.5% of the transaction value. For example, if you swipe your card abroad for R500, the fee will be R12.50.
- 4 We will send you 1 free statement per billing cycle for current accounts. Statements for savings accounts are available on request at a fee.
- 5 We can send payment notifications to third parties, but will charge a fee for each notification that we send.
- 6 Includes the following free subscriptions: Nedbank Online Banking and Cellphone Banking.
- 7 Depositing cash at Nedbank Intelligent Depositor ATMs is 50% of the cash deposit fee (minimum of R1.02 per R100 or part thereof). 100% of the quoted fee will be charged if your deposit fee is less than R1.02 per R100 or part thereof.
- 8 Send money quickly and securely to any South African cellphone number.
- 9 This includes card and contactless payments.
- 10 The benefit below is limited to societies, body corporates and non-profit organisations.  
If you maintain a minimum monthly balance of R50 000 in your account, you will enjoy the following benefits\*:
  - No monthly fee.
  - Free card swipes.
  - Free cash withdrawals at participating retailers.
  - Free cash deposits (up to R5 000 per month) at Nedbank ATMs.
  - Free account payments (including debit and stop orders), interaccount transfers and balance enquiries at self-service channels.
  - A 50% discount on cash deposit fees at participating retailers.

**For more information, call us on 0800 116 400.**

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