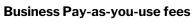
# **Nedbank Small Business Services**





Effective from 1 January 2025. 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%)
Annual fees		
Debit card service fee (including lost-card protection)		R196
Debit card: Nedbank Greenbacks linkage fee		R384
Monthly fees		
Account maintenance fee	6	R75
Overdraft facility fee	7	R69
eNotes	•	R12
Self-service banking: Subscription		Free
Transaction fees		
Deposits		
Electronic deposit		Free
Cash deposit		
		R10 plus R2.40 per R100 or part thereof; minimum fee of
– At a Nedbank branch		R55
- At a Nedbank Intelligent Depositor ATM	8	R5 plus R1.20 per R100 or part thereof
- At a participating retailer	2	R19.95 per R5 000 or part thereof
- At a Boxer store		R2 per R100 or part thereof
Cash withdrawals		
At a participating retailer	2	R3.50
At a participating retailer, combined with a purchase at the store	2	R5.50
At a Nedbank ATM		R2.75 per R100 or part thereof
At another bank's ATM		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 per R100
		or part thereof (minimum of R100 and no maximum)
At another bank's self-service device		R15
At an international ATM		R65 plus R2.75 per R100 or part thereof
Electronic payments		
With Cellphone Banking (*120*001#)		Free
Debit order (internal)		R1
On Nedbank Online Banking or the Money app		R7.80
Via self-service kiosks		R7.80
Stop order		R13
Debit order (external)		R13
Payment notifications	5	
- SMS		R0.50
– Email		R0.50
- Fax		R30
Instant-payment fee		
- Less than or equal to R3 000		R10
- More than R3 000		R50
PayShap – Payment to a ShapID		
- Less than or equal to R100		Free
- More than R100		R1
PayShap – Payment to an account		R10
Payments at a branch		
		Payment < = R25 000: R450
		Payment > R25 000 < = R65 000: 1% of the amount
To a Nedbank account		(minimum of R550)
		Payment > R65 000: 1% of the amount (minimum of
		R850)
		Payment < = R25 000: R450
		-
		Payment > R25 000 < = R65 000: 1% of the amount
To an account at another bank		(minimum of R550)
		Payment > R65 000:1% of the amount (minimum of
		R850)

## **Business Pay-as-you-use fees**



Transaction fees		
Interaccount transfers		
With Cellphone Banking (*120*001#)		Free
On Nedbank Online Banking		Free
On the Money app		Free
At a Nedbank ATM		Free
Autotransfer: Processing fee		R18
		Payment < = R25 000: R450
		-
		Payment > R25 000 < = R65 000: 1% of the amount
At a branch		(minimum of R550)
		Payment > R65 000: 1% of the amount (minimum of
		R850)
Debit card charges		
Purchase at a tillpoint	10	R3.50
Fuel purchase		R3.50
Card replacement fee		R160
Request for a copy of a transaction voucher		
- Local		R175 per voucher
- International		R215 per voucher
International currency conversion fee	3	2% of the transaction value
Balance enquiries	-	
With Cellphone Banking (*120*001#)		Free
On Nedbank Online Banking		Free
On the Money app		Free
At a Nedbank ATM		Free
At a branch		R26
At another bank's ATM		R11
At another bank's self-service device		R11
At a tillpoint		R2
Statements and transaction lists		
A4 mailed		R50
A4 sent to a branch for collection		R65
Statement per month	1, 4	
- At a branch or via the contact centre		R50
– Nedbank Online Banking or the Money app		Free
– Nedbank Intelligent Depositor ATM or a self-service kiosk		R40
Statement per month older than 3 months	1	
- At a branch or via the contact centre		R50
– Nedbank Online Banking or the Money app		R11
- Nedbank Intelligent Depositor ATM or a self-service kiosk		R40
Transaction list per page		
- At a branch or via the contact centre		R30
- Nedbank Online Banking or the Money app		Free
Mini transaction list from a Nedbank ATM		R11
Copy of a deposit slip at a branch		R50
		KOU
Prepaid purchase and top-ups		D1 F0
Airtime and data		R1.50
Electricity		R1.50
Lotto tickets		R2
Licence disc renewal		R10
Traffic fine payments		R1
At another bank's ATM		R11
Other charges		
No-funds Alert		R10 per SMS
Certificate of balance		R26
Tax certificate – current year		
- At a branch or via the contact centre		R50
– Nedbank Online Banking or the Money app		Free
Tax certificate – prior years (per certificate)		
- At a branch or via the contact centre		R50
- Nedbank Online Banking or the Money app		R11
		. 1.4.4

### **Business Pay-as-you-use fees**



Other charges       Set-up, change and cancellation of a stop order     Free       Archived deposit slip on Nedbark Online Banking     Free       Denied transaction at a Netbank ATM     R1       Denied transaction at another bank's self-service device     R11       Disputed debit order     -       - Netbank Online Banking or the Money app     R5       - At a branch or via the contact centre     R40       Archived deposit slip or statement > 90 days obtained from a     R50       - At a branch or via the contact centre     R40       Archived deposit slip or statement > 90 days obtained from a     R50       - At a branch or via the contact centre     R40       - At a branch or via the contact centre     R75       - At a branch or via the contact centre     R75       - At a branch or via the contact centre     R78       Excess fee     R160 plus 0.15% of the amount in excess per day       Copy of a letter of guarante     R78       Preparation of security documents     R250       Unpaid payment due to insufficient money     R30       Cash deposit correction fee     R120       Change to a mandate     R35       Penalty fee	Transaction fees		
Archived deposit slip on Nedbank Online Banking   Free     Denied transaction at a Nedbank ATM   Free     Denied transaction at a Nedbank ATM   R11     Denied transaction at another bank's self-service device   R11     Disputed debit order   -     - Nedbank Online Banking or the Money app   R5     - At a branch or via the contact centre   R40     Archived deposit slip or statement > 90 days obtained from a   R50     Deposit book   R88     Stop-payment instruction   -     - At a branch or via the contact centre   R75     - At a branch or via the contact centre   R760     Deposit book   R88     Stop-payment instruction   -     - At a branch or via the contact centre   R75     Letter of authority   R78     Excess fee   R160 plus 0.15% of the amount in excess per day     Copy of a letter of guarantee   R78     Preparation of security documents   R250     Unpaid payment due to insufficient money   R30     Cash deposit correction fee   R120     Change to a mandate   R35     Penalty fee for non-prior-arranged cash deposits and   withdrawals over R	Other charges		
Denied transaction at a Nedbank ATM Free   Denied transaction at another bank's ATM R11   Disputed debit order R11   - Nedbank Online Banking or the Money app R5   - At a branch or via the contact centre R40   Archived deposit slip or statement > 90 days obtained from a branch R50   Deposit book R88   Stop-payment instruction -   - Nedbank Online Banking or the Money app R5   - At a branch or via the contact centre R75   - At abranch or via the contact centre R75   - At abranch or via the contact centre R75   - At abranch or via the contact centre R78   Excess fee R160 plus 0.15% of the amount in excess per day   Copy of a letter of guarantee R78   Preparation of security documents R250   Unpaid payment due to insufficient money R30   Cash deposit correction fee R120   Change to amadate R35   Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000 R1272   Copy of a sest-based finance agreement R78   Copy of a nesdental tome loan agreement R78   Copy of a nesdental tome loan agreement R78   Copy of a nesdental tome loan agreement R78   Copy of a nesolet le	Set-up, change and cancellation of a stop order	Free	
Denied transaction at another bank's ATM R11   Denied transaction at another bank's self-service device R11   Denied transaction at another bank's self-service device R1   - Nedbank Online Banking or the Money app R5   - At a branch or via the contact centre R40   Archived deposits lip or statement > 90 days obtained from a R50   branch R50   Deposit book R88   Stop-payment instruction -   - Nedbank Online Banking or the Money app R5   - At a branch or via the contact centre R75   - At a branch or via the contact centre R75   - Letter of authority R78   Excess fee R160 plus 0.15% of the amount in excess per day   Copy of a letter of guarantee R78   Preparation of security documents R250   Unpaid payment due to insufficient money R30   Cash deposit correction fee R120   Change to a mandate R35   Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000   Copy of an asset-based finance agreement R78   Copy of an agreement R78   Copy of an evalt bocuments R78   Copy of an agreement R78   Copy of a nond agreement R78   Cop	Archived deposit slip on Nedbank Online Banking	Free	
Denied transaction at another bank's self-service device     R11       Disputed debit order     -       - Nedbank Online Banking or the Money app     R5       - At a branch or via the contact centre     R40       Archived deposit slip or statement > 90 days obtained from a branch     R50       Deposit book     R88       Stop-payment instruction     -       - Nedbank Online Banking or the Money app     R5       - At a branch or via the contact centre     R75       Letter of authority     R78       Excess fee     R160 plus 0.15% of the amount in excess per day       Copy of a letter of guarantee     R78       Preparation of security documents     R250       Unpaid payment due to insufficient money     R30       Cash deposit correction fee     R120       Change to a mandate     R35       Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000     R78       Copy of a nesset-based finance agreement     R78       Copy of an asset-based finance agreement     R78       Copy of an exalt horme loan agreement     R78       Copy of an asset-based finance     R26       Corrost-border letter <td>Denied transaction at a Nedbank ATM</td> <td>Free</td>	Denied transaction at a Nedbank ATM	Free	
Disputed debit order     - Nedbank Online Banking or the Money app   R5     - At a branch or via the contact centre   R40     Archived deposit slip or statement > 90 days obtained from a   R50     Deposit book   R88     Stop-payment instruction   -     - Nedbank Online Banking or the Money app   R5     - At a branch or via the contact centre   R75     - Letter of authority   R78     Excess fee   R160 plus 0.15% of the amount in excess per day     Copy of a letter of guarantee   R78     Preparation of security documents   R250     Unpaid payment due to insufficient money   R30     Cash deposit correction fee   R120     Charge to a mandate   R78     Preparation of security documents   R1272     Withdrawals over R50 000   R1272     Copy of a naset-based finance agreement   R78     Copy of a nester based finance agreement   R78     Copy of a nester based finance agreement   R78     Copy of a nesidential home loan agreement   R78     Copy of a nesidential home loan agreement   R78     Copy of an amortisation schedule for asset-based finance   R26 </td <td>Denied transaction at another bank's ATM</td> <td>R11</td>	Denied transaction at another bank's ATM	R11	
- Nedbank Online Banking or the Money app   R5     - At a branch or via the contact centre   R40     Archived deposit slip or statement > 90 days obtained from a   R50     branch   R60     Deposit book   R68     Stop-payment instruction   -     - Nedbank Online Banking or the Money app   R5     - At a branch or via the contact centre   R75     Letter of authority   R78     Excess fee   R160 plus 0.15% of the amount in excess per day     Copy of a letter of guarantee   R78     Preparation of security documents   R250     Unpaid payment due to insufficient money   R30     Cash deposit correction fee   R120     Change to a mandate   R35     Penalty fee for non-prior-arranged cash deposits and   R1272     withdrawals over R50 000   R1272     Copy of a nasset-based finance agreement   R78     Copy of a nasset-based finance agreement   R78     Copy of an asset-based finance agreement   R78     Copy of a nasset-based finance agreement   R78     Copy of an asset-based finance agreement   R78     Copy of an asignatories letter   R26	Denied transaction at another bank's self-service device	R11	
- At a branch or via the contact centre   R40     Archived deposit slip or statement > 90 days obtained from a   R50     branch   R88     Stop-payment instruction   R5     - Nedbank Online Banking or the Money app   R5     - At a branch or via the contact centre   R75     Letter of authority   R78     Excess fee   R160 plus 0.15% of the amount in excess per day     Copy of a letter of guarantee   R78     Preparation of security documents   R250     Unpaid payment due to insufficient money   R30     Cash deposit correction fee   R120     Change to a mandate   R78     Penalty fee for non-prior-arranged cash deposits and   R1272     withdrawals over R50 000   R78     Copy of an asset-based finance agreement   R78     Copy of an asset-based finance agreement   R78     Copy of an asset-based finance agreement   R78     Copy of an e-NaTIS document   R78     Account confirmation letter   R26     Confirmation of a signatories letter   R78     Copy of an amortisation schedule for asset-based finance   R78     Copy of an amortisation schedule for asset-based fina	Disputed debit order		
Archived deposit slip or statement > 90 days obtained from a   R50     Deposit book   R88     Stop-payment instruction   .     - Nedbank Online Banking or the Money app   R5     - At a branch or via the contact centre   R75     Letter of authority   R78     Excess fee   R160 plus 0.15% of the amount in excess per day     Copy of a letter of guarantee   R78     Preparation of security documents   R250     Unpaid payment due to insufficient money   R30     Cash deposit correction fee   R120     Change to a mandate   R35     Penalty fee for non-prior-arranged cash deposits and   R1272     withdrawals over R50 000   R1272     Copy of an esset-based finance agreement   R78     Copy of a ne-NaTIS document   R78     Copy of a ne-NaTIS document   R78     Copy of an e-NaTIS document   R78     Copy of an amortisation schedule for asset-based finance agreement   R78     Copy of an anortisation schedule for asset-based finance   R78     Copy of an e-NaTIS document   R78     Copy of an amortisation schedule for asset-based finance   R78     Copy of an amortisation s	– Nedbank Online Banking or the Money app	R5	
branchR50Deposit bookR88Stop-payment instructionNedbank Online Banking or the Money appR5- At a branch or via the contact centreR75Letter of authorityR78Excess feeR160 plus 0.15% of the amount in excess per dayCopy of a letter of guaranteeR78Preparation of security documentsR250Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1272Copy of a residential home loan agreementR78Copy of a residential home loan agreementR78Copy of a residential home loan agreementR78Copy of a asignatories letterR78Copy of an amortisation schedule for asset-based finance agreementR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of annual financial statementsR26 000Late submission of annual financial statementsR5000	- At a branch or via the contact centre	R40	
Deposit bookR88Stop-payment instruction Nedbank Online Banking or the Money appR5- At a branch or via the contact centreR75Letter of authorityR78Excess feeR160 plus 0.15% of the amount in excess per dayCopy of a letter of guaranteeR78Preparation of security documentsR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1272Copy of a asset-based finance agreementR78Copy of a residential home loan agreementR78Copy of a non-trior letterR260Copy of a non-trior security documentsR78Copy of a non-trior security documentR78Copy of a nasset-based finance agreementR78Copy of a non-trior secureR78Copy of a non-triation letterR78Copy of a non-triation letterR26Cordismation letterR78Copy of a nontisation schedule for asset-based finance agreementR78Copy of a nontisation schedule for asset-based finance agreementR78Late submission of management accountsR400Late submission of annual financial statementsR5000		R50	
Stop-payment instruction- Nedbank Online Banking or the Money appR5- At a branch or via the contact centreR75Letter of authorityR78Excess feeR160 plus 0.15% of the amount in excess per dayCopy of a letter of guaranteeR78Preparation of security documentsR250Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1272Copy of a lester of a bond agreementR78Copy of a nesidential home loan agreementR78Copy of a nesidential nome loan agreementR78Copy of a nesidential nome loan agreementR78Copy of an amortisation schedule for asset-based finance agreementR78Copy of an amortisation			
- Nedbank Online Banking or the Money appR5- At a branch or via the contact centreR75Letter of authorityR78Excess feeR160 plus 0.15% of the amount in excess per dayCopy of a letter of guaranteeR78Preparation of security documentsR250Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits andR1272withdrawals over R50 000R78Copy of a asset-based finance agreementR78Copy of an asset-based finance agreementR78Copy of a signatories letterR78Copy of a asignatories letterR78Copy of a namertial deferredR78Copy of a namerial deferred			
- At a branch or via the contact centreR75Letter of authorityR78Excess feeR160 plus 0.15% of the amount in excess per dayCopy of a letter of guaranteeR78Preparation of security documentsR250Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits andR1 272withdrawals over R50 000R1 272Copy of an asset-based finance agreementR78Copy of an e-NaTIS documentR78Copy of a environmentR78Copy of an e-NaTIS documentR78Copy of a ne-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR78Copy of an amortisation schedule for asset-based financeR78Copy of an amortisation schedule for asset-based financeR78Copy of an amortisation schedule for asset-based financeR78Copy of an amortisation of management accountsR400Late submission of management accountsR400Late submission of annual financial statementsR5000		R5	
Excess feeR160 plus 0.15% of the amount in excess per dayCopy of a letter of guaranteeR78Preparation of security documentsR250Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits andR1272withdrawals over R50 000R1272Copy of an asset-based finance agreementR78Copy of an e-NaTIS documentR78Copy of a ne-NaTIS documentR78Copy of an e-NaTIS documentR78Copy of an e-NaTIS documentR78Copy of an asset-based financeR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation schedule for asset-based financeR78Copy of an amortisation schedule for asset-based financeR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000		R75	
Copy of a letter of guaranteeR78Preparation of security documentsR250Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits andR1 272withdrawals over R50 000R1 272Copy of a nesset-based finance agreementR78Copy of a residential home loan agreementR78Copy of a ne-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR78Copy of an amortisation schedule for asset-based financeR78Copy of an amortisation schedule for asset-based financeR78Late submission of management accountsR400Late submission of annual financial statementsR5000	Letter of authority	R78	
Preparation of security documentsR250Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1272Copy of an asset-based finance agreementR78Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Copy of an e-NaTIS documentR78Coronfirmation letterR26Confirmation of a signatories letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Excess fee	R160 plus 0.15% of the amount in excess per day	
Unpaid payment due to insufficient moneyR30Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1 272Copy of an asset-based finance agreementR78Copy of an asset-based finance agreementR78Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Copy of a signatories letterR26Confirmation of a signatories letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Copy of a letter of guarantee	R78	
Cash deposit correction feeR120Change to a mandateR35Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1 272Copy of an asset-based finance agreementR78Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Preparation of security documents	R250	
Change to a mandateR35Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1 272Copy of an asset-based finance agreementR78Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Unpaid payment due to insufficient money	R30	
Penalty fee for non-prior-arranged cash deposits and withdrawals over R50 000R1 272Copy of an asset-based finance agreementR78Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Cash deposit correction fee	R120	
withdrawals over R50 000R1 272Copy of an asset-based finance agreementR78Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR26Cross-border letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Change to a mandate	R35	
withdrawals over R50 000Copy of an asset-based finance agreementR78Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR26Corss-border letterR78Copy of an amortisation schedule for asset-based financeR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Penalty fee for non-prior-arranged cash deposits and	R1272	
Copy of a bond agreementR78Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR26Cross-border letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5000	withdrawals over R50 000		
Copy of a residential home loan agreementR78Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR26Cross-border letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Copy of an asset-based finance agreement	R78	
Copy of an e-NaTIS documentR78Account confirmation letterR26Confirmation of a signatories letterR26Cross-border letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Copy of a bond agreement	R78	
Account confirmation letterR26Confirmation of a signatories letterR26Cross-border letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Copy of a residential home loan agreement	R78	
Confirmation of a signatories letterR26Cross-border letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Copy of an e-NaTIS document	R78	
Cross-border letterR78Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Account confirmation letter	R26	
Copy of an amortisation schedule for asset-based finance agreementR78Visa letterR26Late submission of management accountsR400Late submission of annual financial statementsR5 000	Confirmation of a signatories letter	R26	
agreement R78   Visa letter R26   Late submission of management accounts R400   Late submission of annual financial statements R5 000	Cross-border letter	R78	
agreement   Visa letter R26   Late submission of management accounts R400   Late submission of annual financial statements R5 000	Copy of an amortisation schedule for asset-based finance		
Late submission of management accountsR400Late submission of annual financial statementsR5 000		к/8	
Late submission of annual financial statements R5 000	Visa letter	R26	
	Late submission of management accounts	R400	
Pay to a cellphone number9R11 per R1 000	Late submission of annual financial statements	R5 000	
	Pay to a cellphone number 9	R11 per R1 000	

#### For information on global fees, please contact your relationship banker.

#### 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% of the transaction value. For example, if you swipe your card abroad for R500, the fee will be R10.

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 While prescribed by the National Credit Act, facility fees may differ for internal banking segments.

8 Depositing cash at any Nedbank Intelligent Depositor ATMs is 50% of the cash deposit fee (minimum of R1.02 per R100 or part thereof). We will charge you 100% of the quoted fee if your deposit fee is less than R1.02 per R100 or part thereof.

9 Send money quickly and securely to any South African cellphone number.

10 This includes card and contactless payments.

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

Nedbank Ltd Reg No 1951/00009/06. Licensed financial services and registered credit provider (NCRCP16).