



► Small Business Services

**Join South Africa's  
best SME bank.**

**NEDBANK**



# Dear Business Owner

Whether you are starting a business, running an established enterprise or looking to expand, you need a reliable and affordable banking partner who understands the challenges of your business and responds to your needs with flexible solutions.

Nedbank has extensive experience in serving businesses. We offer a comprehensive suite of payment, investment and finance solutions, as well as specialist industry services that extend beyond banking.

We are here to create a seamless banking experience for you, your business and your employees.





# Contents

|  |    |
|--|----|
| <b>Day-to-day banking</b><br>Daily management of money flows made secure and easy.   | 4  |
| <b>Investments to suit your business requirements</b><br>Plan for the future, reach your financial goals and make sure your cash works as hard as you do.            | 7  |
| <b>Flexible finance for your business</b><br>Obtain funding to unlock growth or bridge short-term cash flow needs.   | 8  |
| <b>Industry expertise with tailored offerings</b><br>Unique solutions and expert knowledge for clients operating in the agricultural, medical and franchise sectors. | 9  |
| <b>Insurance and risk management solutions</b><br>Ensuring business continuity and peace of mind, knowing that all your risks are covered.                           | 10 |
| <b>Banking and Beyond services</b><br>Practical tools and support to help you manage your business.  | 11 |





# Day-to-day banking

## Banking packages

### Startup Bundle



**For 6 months**  
**Zero monthly maintenance fees**

- The following is included in the 6-month period, after which pay-as-you-use pricing will apply:
- 25 transactions.
  - Cash withdrawals of up to R5 000 a month at a Nedbank ATM.
  - Cash deposits of up to R10 000 a month at a Nedbank ATM.
  - Business debit card.
  - eNotes (SMS notifications).

- All clients enjoy the following:**
- Access to the Money app and Online Banking.
  - A dedicated relationship banker.
  - Access to SimplyBiz for networking, deals and support.

#### MoneyTracker


Want to see where your money is going? Track your finances, set budgets, create and manage invoices, and more with MoneyTracker – a free money management tool available on the Money app and Online Banking.

### Business Bundle 50



**Fixed fee per month**  
  
Includes 50 day-to-day transactions with unlimited inter-account transfers, up to 5 ATM withdrawals and any combination of EFT payments, debit orders or point-of-sale (POS) swipes.  
  
A cash deposit benefit of R50 000 through a Nedbank ATM or Intelligent Depositor device.

### Business Bundle 100




**Fixed fee per month**  
  
Includes 100 day-to-day transactions with unlimited inter-account transfers, up to 10 ATM withdrawals and any combination of EFT payments, debit orders or point-of-sale (POS) swipes.  
  
A cash deposit benefit of R100 000 through a Nedbank ATM or Intelligent Depositor device.  
  
**The following services are included in your Business Bundle at no additional cost:**

- Access to the Money app and Online Banking.
- A Nedbank Business Cheque Card.
- A choice of credit card – Small Business or Nedbank Rewards Revolve.\*\*
- eNotes (SMS notifications).
- Greenbacks membership.

\*\* Subject to affordability and credit checks.

### N5000




**Fixed fee per month**  
  
**Pay zero monthly maintenance fees when you maintain a monthly balance of R50 000 or more.**  
  
An interest-bearing account designed for organisations operating primarily to maintain a specific cause. This includes non-registered trusts, estates, societies, body corporates, clubs, and charitable organisations.  
  
**You also get the following when you maintain a monthly balance of R50 000 or more:**

- Free card swipes
- Free account payments
- Free debit and stop orders
- 50% off on inter-account transfer fees

  
Debit transactions must be for at least R500.

### Business pay-as-you-use

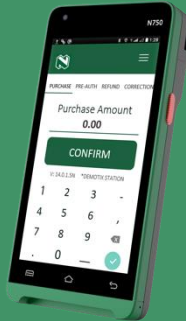


**Pay-as-you-use pricing**  
  
Full transactional capabilities for a low monthly maintenance fee.

Day-to-day banking

Industry leading card-acceptance solutions support for receiving payments.


Get a Nedbank point-of-sale (POS) device with same-day settlement with a Nedbank current account and **up to 100% money back on your device after 3 months**. Choose from a PocketPOS or Nedbank Android POS payment solution with a merchant **service commission rate of 2.5% for all transactions (American Express, Visa and Mastercard)**.



Android POS

No Print

Once-off fee\*




Android POS

Print


Once-off fee\*

Earn back the value of your device price\*.




Portable

The device is compact, lightweight and easy to move around whether you are at a trade show, pop-up, outdoor event or physical store.




Enhanced experience

Process sales on a high-res full-colour display. Print receipts quickly and efficiently with the print model.



More features coming soon

These devices will soon provide the capability for loading apps such as inventory management, value-added services and more!




PocketPOS

The mobile card payment solution designed for a fast-paced business environment.


Once-off fee\*

Earn back the value of your device price\*.



Portable

Designed for fast-paced business environments where being mobile is a necessity.



For all the basics out of the box

Bluetooth enabled with monochrome display, and chip, magstripe and contactless acceptance.

**\* Earn back the value of your device price when you accept more payments.**

To earn back the rebate into the account when you accept more payments, your average number of transactions processed via the device must be consistent over the first 3 months after purchasing the POS device.

Terms and conditions apply.

|                                   | Android POS        | PocketPOS         |
|-----------------------------------|--------------------|-------------------|
| 25% of the purchase price         | R13 750 to R27 500 | R4 250 to R8 500  |
| 50% of the purchase price         | R27 500 to R55 000 | R8 500 to R17 000 |
| Full refund of the purchase price | Over R55 000       | Over R17 000      |

**Scan the code** to buy via the Nedbank Money app.

**Apply for a POS device via Money app in under 5 minutes** and access self-service features when you bank with Nedbank.



## Day-to-day banking

# Cash and global trade solutions



### Cash-handling services

Deposit cash using our Intelligent Depositor devices available at most branches. Our cash centre services, and on-site cash devices are ideal for high-volume cash businesses.



### Make and receive international payments

Nedbank offers a simple, convenient and secure way to make and receive money to and from overseas for business and personal transactions on the Money app and Online Banking.



### Global trade solutions

Conduct trade flow and mitigate the operational and financial risks associated with cross-border payments.

Sign up on our global trade platform to manage regular trade payments and exchange rates. Our team of global experts are here to assist you for your more complex requirements.



# Investments to suit your business requirements

Make your surplus cash in your business work as hard as you do by using our broad range of investment solutions. You can easily open, fund and manage your investments from the Money app or Online Banking.

We also offer specialist investment solutions for legal practices and businesses required to hold funds on behalf of their clients.

## Investment solution to manage surplus cash in your business

### Savings, notice and fixed deposits.

Invest surplus cash in your business to optimise your return while meeting your working capital and liquidity requirements.

Pick from our broader range of retail deposits with varying terms and notice periods. Enjoy preferential rates on our platinum range of investments – exclusive to Small Business Services and Private Clients.

Available for existing clients through Online Banking or the Money app.

### Tailored investment solutions

Invest with Nedgroup Investments in a broad range of local and offshore unit trusts or open a stockbroking account for your business to trade.

For comprehensive financial advice, your relationship banker will introduce you to one of our business financial advisers.

For larger investment amounts you can access our direct dealing treasury desk.

## Specialised investment solutions for legal practices and businesses holding funds on behalf of their clients

### NedTrust

Benefit from an interest-bearing current and investment accounts specifically designed for legal practices to comply with the Legal Practice Act, 28 of 2014.

### Key features and benefits

- Credit interest is paid monthly on a section 86(2) account. Nedbank can perform the calculation and reconciliation of interest and charges on behalf of the attorney and pay the net interest automatically to the Legal Practitioners Fidelity Fund.
- On a section 86(4) account, 5% of the interest earned on the account is automatically paid to the fund.

### Corporate Saver

Corporate Saver is our funds administration system, specifically designed for business clients who manage third-party funds.

The system is widely used by attorneys, estate agents and financial intermediaries to efficiently and profitably administer estate, trust and transitional funds, as well as individual investment deposits for their clients.





# Flexible finance for your business

## Small-business Loan

With a maximum loan amount of R2m, term of up to 12 months and fixed monthly instalments, the small business loan provides easy-to-access funding to grow your business.

### To qualify, your business must meet the following criteria:

- Sole prop, PTY Ltd, CC or Incorporated business
- Single director
- Operating for more than 6 months
- Annualised turnover of more than R500 000
- Have a (business) account with Nedbank in good standing.

**To get apply log in to Online Banking and go to Applications > For my business > Borrow > Small-business loan.**

## Expand your business

Buying more vehicles? Expanding your operations? Moving to bigger premises? Let us finance your vehicles, equipment and owner-occupied property on flexible terms and rates.

Explore term loans, buyouts or other specialist solutions.

**For more complex financial needs, talk to us about our specialist finance solutions.**

## Boost your cash flow and free up working capital

Cash flow is the lifeblood of every business. As your financial partner, we can improve your cash flow cycle, unlock additional cash flow or offer facilities to cater for unforeseen events.

We will help you select the best financial solution, from traditional overdrafts and credit card facilities to innovative products. We offer products such as invoice discounting (which can unlock up to 80% of your debtors book).

## GAP access

Get an advance with no interest charges and with flexible repayment terms

As a POS user, you can get a cash advance with flexible repayment terms. You can qualify for between R30 000 and R1.5 million, depending on the turnover through your POS device. Repayments occur daily and are paid back as an agreed percentage of your card POS transactions over 6 or 9 months.





# Industry expertise with tailored offerings

We have specialists with in-depth knowledge to understand your unique challenges.

## Agriculture

Whether your business is in horticulture, field crops, livestock, or a secondary agri-related business, we look at providing solutions to unlock growth opportunities and help you meet the challenges in the agriculture sector. We can help you with:

- banking solutions;
- finance options;
- investments;
- Insurance, and more.

Contact us: [industry@nedbank.co.za](mailto:industry@nedbank.co.za).

## Franchising

Nedbank Franchising provides you with a bigger-picture business partner who understands your business ambitions. Our unique approach enables us to deliver, through a single contact point, an integrated franchising solution centred on 3 fundamental principles:

- localised decision-making with national support;
- access to specialised expertise; and
- customisation of funding and banking solutions.

Contact us: [industry@nedbank.co.za](mailto:industry@nedbank.co.za).

## Medical-practice banking

Whether you are starting a practice or investing in new premises or equipment, we have a wealth of industry solutions to support you, such as:

- financing of specialist medical equipment;
- a medical-practice account that can be used to manage the daily transactional needs of your practice, such as receiving medical aid payments;
- point-of-sale devices at tailored rates; and
- investment or insurance options to meet the needs of your practice.

Contact us: [medical@nedbank.co.za](mailto:medical@nedbank.co.za).





# Insurance and risk management solutions

Whether you own a small, medium, or large business, our dedicated risk advisers can tailor an insurance solution for your needs and risk requirements.

These solutions will be provided by our selected business partners.

|   |                         |                                   |  |                   |             |
|---|-------------------------|-----------------------------------|--|-------------------|-------------|
|  | General business cover  | Commercial and corporate property | Heavy commercial vehicles                |                   |             |
|  | Construction            | Engineering                       | Agriculture                              | Debtors insurance | Fuel retail |
|  | General liability cover | Professional liability cover      | Directors' and officers' liability cover |                   |             |

Contact us for tailor-made solutions that are carefully designed around the unique needs of your business.

Call 0860 333 111 to get a quote.





# Banking and Beyond services

## Your guide to business essentials

As your banking partner, we want to help you understand and handle the complexities of starting and running a business. So, we have developed a guide to help you do this.

*The Essential Guide for Small-business Owners* touches on some of the fundamental decisions every business owner faces. This will help you to be better prepared for your engagements with the bank and avoid common mistakes when setting up your business.

Download the guide at  
[business.nedbank.co.za/content/dam/nedbank/small-business/pdf/essential-guide-for-small-business-owners.pdf](https://business.nedbank.co.za/content/dam/nedbank/small-business/pdf/essential-guide-for-small-business-owners.pdf)

## Business registration services

To register a company with up to 3 owners (SA citizens), we recommend using the CIPC online BizPortal service.

**In addition to the traditional banking solutions, Nedbank also offers practical tools to support you on your business journey.**

## Accounting partners

With Nedbank's direct feeds, small-business clients can get on with doing what they're really passionate about – running their business. Direct feeds allow small businesses and their accountants to import transactions automatically and directly from their Nedbank accounts to their accounting software.

You do not need third parties to enable data flows, so there are no delays setting up or refreshing data, giving you complete control. This will significantly reduce the time you spend importing your bank data manually.

## Avo Renewables

Unlock the potential of solar, wind, and water solutions to elevate your business. By lowering your electricity costs significantly and achieving true energy independence, you can boost your business and secure a reliable water supply.

Join forces with Avo Renewable to forge a sustainable future that empowers our planet, strengthens our economy and enriches our communities. Let's make a lasting impact together!

For more information visit  
[business.nedbank.co.za/small-business.html](https://business.nedbank.co.za/small-business.html)





# SimplyBiz

SimplyBiz is the free one-stop platform for business owners, as you start, run and grow your business. Get advertising, discounted vouchers, masterclasses, templates, pitch decks, troubleshooting chats with experts and more.




**Get connected**

Network and get access to a library of articles, webinars and exciting competitions in Community.



**Get advertising**

Market your product and services to other businesses in Directory.



**Get leads**

Generate leads and advertise new business opportunities in Marketplace.



**Get funding**


Explore funding options with Nedbank, investors and crowdfunding in Funding.

Join at [simplybiz.co.za](https://simplybiz.co.za) today.



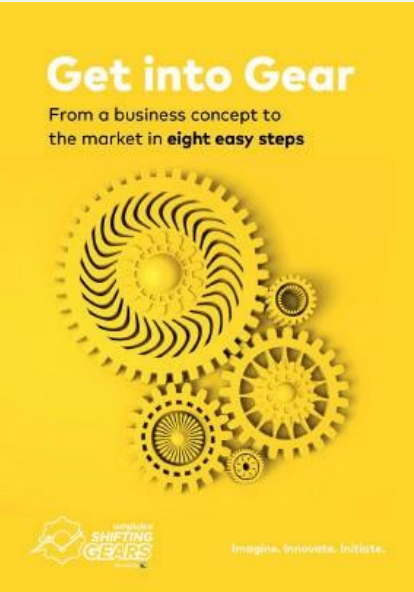
**Get discounts**

Get discounts for you and your staff, and find relevant apps to support your operations in Business Solutions.



**Get skills**

Get vital skills, toolkits and one-on-one coaching for every stage of your business lifecycle in Academy.



Take your high-level concept and turn it into a solid business plan with the **Change Gear** podcast series.

Scan the code to listen in English, Afrikaans, isiZulu or Sesotho.







# Awarded South Africa's best SME bank.

- Global Finance Magazine Awards 2025
- The Digital Banker, Global SME Banking Innovation Awards 2025
- The Asian Banker, Global Middle East & Africa Awards 2022, 2023, 2024, 2025

Small businesses are the lifeblood of our economy. Through your hard work, passion and dedication, you contribute to the growth and well-being of our communities and our country.

We are available round the clock to answer banking questions or arrange an appointment.

📞 0800 116 400

✉ [smallbusinessservices@nedbank.co.za](mailto:smallbusinessservices@nedbank.co.za)

💻 [nedbank.co.za/smallbusiness](https://nedbank.co.za/smallbusiness)