



NEDBANK
PRIVATE WEALTH
SINCE 1834

2021 BANKING FEE SCHEDULE

NEDBANK PRIVATE WEALTH

see money differently

CONTENTS

INTRODUCTION

BANK ANYTIME, ANYWHERE WITH OUR DIGITAL CHANNELS

OUR FULL OFFERING

FEE SCHEDULES

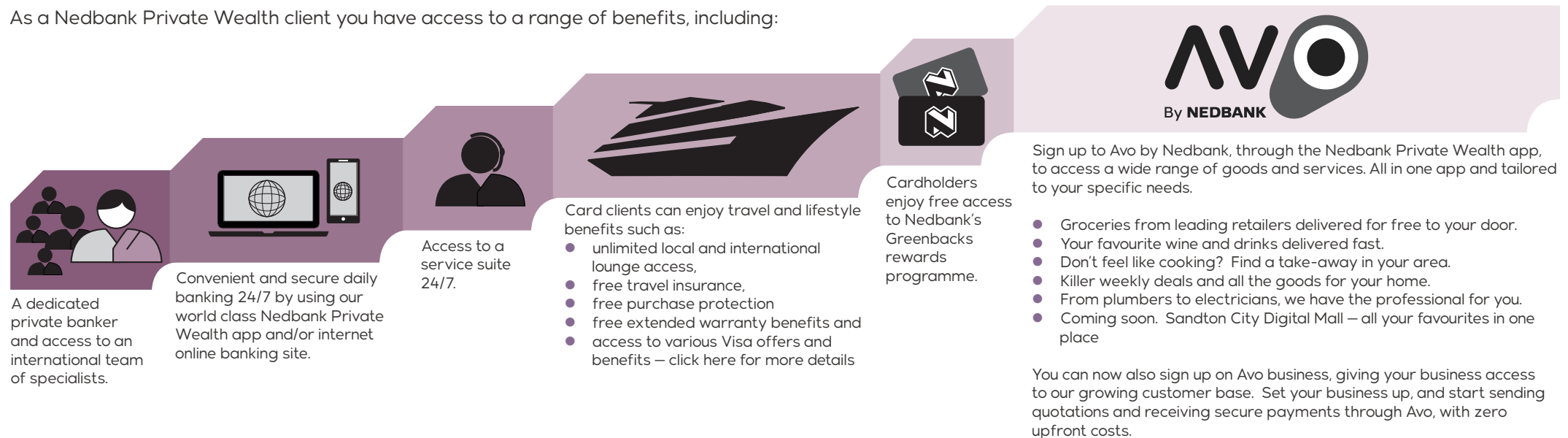
- Current account | Nedbank Private Wealth bundle account
- Current Account | Nedbank Private Wealth Pay-as-you-use account
- Cards
- Money market investments
- Notice | Term deposit
- Foreign exchange (FOREX)
- Home loan
- Structured lending
- Letter of guarantee
- Vehicle and asset finance

INTRODUCTION



At Nedbank Private Wealth we are dedicated to working with you to understand your needs as a successful and highly accomplished individual. We make a full suite of our wealth management solutions, including transactional banking, specialised lending, investment management, fiduciary and philanthropy services, available to our clients, both locally and internationally. By fully understanding your family, business and personal financial needs we aim to provide you with advice and solutions that focus on making a world of difference to your daily banking, wealth preservation and wealth accumulation needs. We understand that today's financial world has become extremely complex. Therefore, together with your private banker and our team of specialists, we will build a wealth plan that will help you navigate these complexities to deliver on your current and future goals. We will also provide advice and debt funding for attractive investment opportunities and for your more complex and specialised finance needs.

As a Nedbank Private Wealth client you have access to a range of benefits, including:



We will always aim to provide you with great value for money and have attached a pricing guide for transactional banking, asset finance, home loans, cards, foreign exchange, global and specialised lending. This pricing guide will help you understand your bank charges and choose the right options for your needs. When transacting, remember that making transactions at an ATM or through one of our digital channels is not only more convenient and secure, but also cheaper than through a branch or banker. All fees quoted include VAT and are effective from 1 January 2021. If you would like more information, please contact our Nedbank Private Wealth Service Suite on +27 (0)860 111 263 or servicesuite@nedbankprivatewealth.co.za or visit our website at nedbankprivatewealth.co.za.

* Terms and conditions apply.

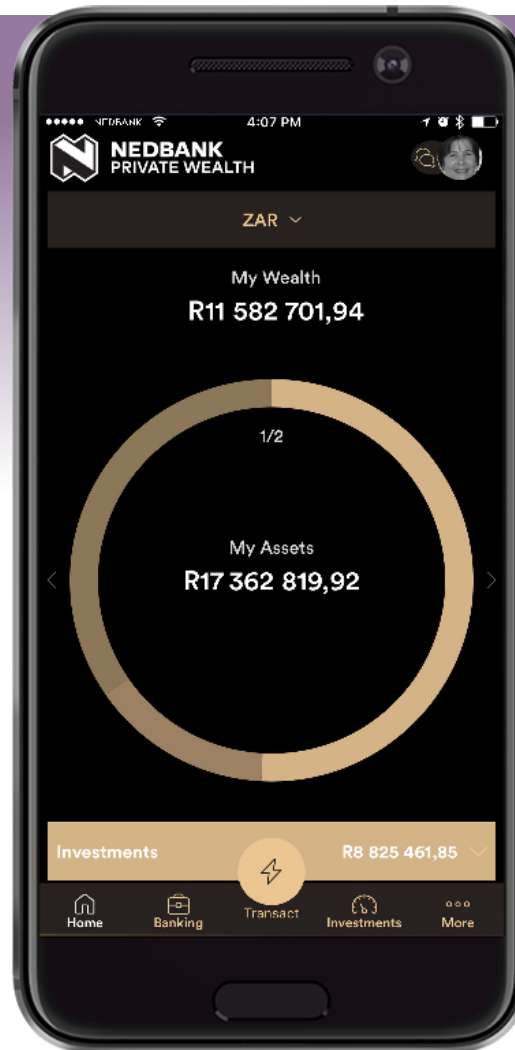
BANK ANYTIME, ANYWHERE WITH OUR DIGITAL CHANNELS



SAVE MONEY Our digital channels are always more cost effective than any other channel

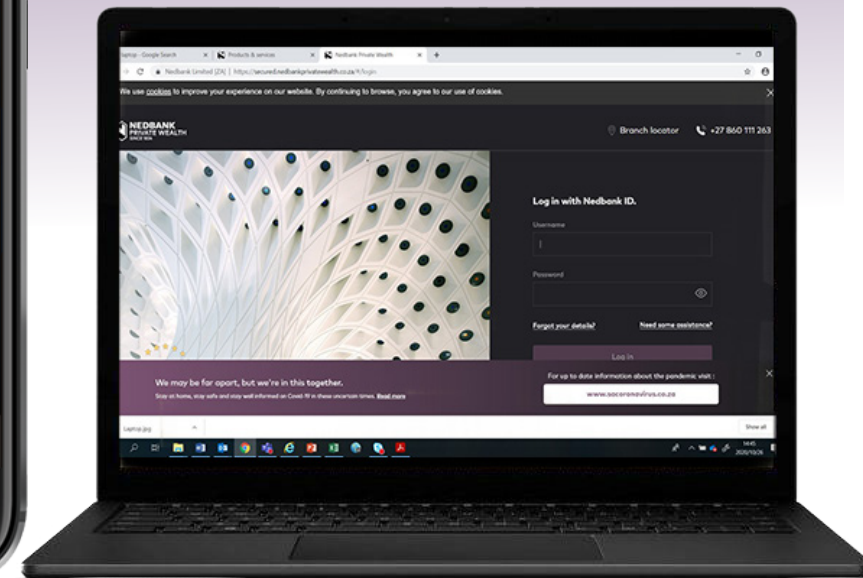
AVAILABLE ON APP AND WEB

- Transfer money instantly within your Nedbank accounts
- Make safe and easy 3rd party payments to other banks
- Make Instant payments up to R50 000
- Scan to pay from your preferred card for cardless transactions.
- Increase your ATM withdrawal limit anytime
- Freeze/block your lost or stolen card to prevent potential fraud
- Buy pre-paid airtime and data
- Resend payment notifications
- Save favourite payments
- Get current account confirmation letter
- International transfers to your Focus account
- Transferring in and out of your structured lending facility
- Open notice or fixed deposit account
- Open unit trust/tax free investment account with Nedgroup Investments
- Top up your existing Nedgroup Investments unit trust/tax free investment
- Buy/sell shares
- Manage profile limits (payments, transfers)
- Manage recurring transactions (payments and transfers)
- Capture notice of withdrawals
- Get Tax Certificates
- Purchase foreign currency for your Nedbank Travel Card
- View your reward point balances earnings and transactions
- Cardless ATM transactions



AVAILABLE ON WEB ONLY

- Get settlement quotes
- Get Current Account Statements
- Get cross border letters and copy of registration papers for your vehicle
- Purchase Forex for your Nedbank travel card using your credit card
- Cash out unused foreign currency on your Nedbank Travel card
- Capture investment instruction



Please speak to your private banker should you need assistance with activation or navigation of the app and online banking.

REGARDLESS OF HOW YOU CHOOSE TO ENGAGE WITH US, OR WHERE YOU ARE IN YOUR JOURNEY THROUGH LIFE.

At Nedbank Private Wealth we provide globally integrated advice to help you make smart, well-considered decisions about your money that

- support your immediate needs;
- enable your medium- and longer-term goals; and
- help you avoid nasty surprises.

We recognise that as humans we are wired to connect and belong. We actively see connections with others to ideas, to places, through what we do, and how we live and think. At Nedbank Private Wealth we make the links and connections between your money decisions, goals and life's uncertainties more visible. And therefore, help you make financial decisions that are aligned with what is more important to you, and that enable you to achieve your goals and reduce your fears about the future, this is the foundation and starting point of our advisory approach.

We do this because we want to connect you to more. More ways to help you make better decisions about how you spend, save, bank invest and give sustainably to any cause you care about.

Getting started

Banking solutions to meet any transactional lending or specialised finance requirements.

Wealth accumulation

A wealth management plan considers which strategy or combination of strategies, short and long term, with suitable instruments to accumulate your wealth and meet your goals and objectives.

Wealth transfer

Philanthropy: make your money count by connecting you with the causes you care about.
Execute estate and inheritance planning.

Wealth protection

Insure, protect your health, your income, your assets and your family

Wealth consolidation

Considering your total net worth. Wealth structuring, tax & estate planning experts

CURRENT ACCOUNT | NEDBANK PRIVATE WEALTH BUNDLE ACCOUNT (PAGE 1 OF 2)

Effective 1 January 2021



A transactional offering of everyday banking products and services for all your banking needs.

The Bundle offering includes

- A current account
- Nedbank Private Wealth Visa Infinite and American Express® cheque card
- Nedbank Private Wealth Visa Infinite and American Express® credit card

The monthly maintenance fees on the cards and any supplementary cards are inclusive of the Bundle fee.

PLATINUM PRODUCT SUITE/BUNDLE FEES

Monthly maintenance fee	R452,00
-------------------------	---------

OPTIONAL OVERDRAFT

Monthly facility fee - Overdraft	R 69,00
----------------------------------	---------

Overdraft - Once off initiation fee - NCA clients	R 165,00 plus 10% of limit value more than R 1 000,00 with a maximum of R1 207,50.
---	--

Overdraft - Once off initiation fee - non-NCA clients	1% of limit value (minimum R165,00 and no maximum)
---	--

OPTIONAL GARAGE DEBIT CARD

Annual maintenance fee	R 185,00
------------------------	----------

The transactions and services listed in this block are complimentary.

● Card purchases	● Monthly statements ²	● e-Note Subscription
● Debit orders	● Cheque card replacement fee	● Self-service subscription
● Cash withdrawals at Nedbank ATMs	● Certain digital transactions	● Unlimited international lounge visits
● Nedbank ATM transactions ¹	● Nedbank Greenbacks Rewards membership	● Free travel insurance
● Point of Sale withdrawals	● Nedbank Greenbacks SHOP card	● Unlimited domestic lounge visits at Bidvest Lounges

Additional card fees may apply. Please refer to card pricing schedule.

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. Includes balance enquiries, transaction lists, and third party payments on self service terminals.
2. Additional statement requests attract a fee.
3. Terms and conditions and fees applicable to this product are subject to change.

CURRENT ACCOUNT | NEDBANK PRIVATE WEALTH BUNDLE ACCOUNT (PAGE 2 OF 2)

Effective 1 January 2021



A transactional offering of everyday banking products and services for all your banking needs.

The Bundle offering includes

- A current account
- Nedbank Private Wealth Visa Infinite and American Express® cheque card
- Nedbank Private Wealth Visa Infinite and American Express® credit card

The monthly maintenance fees on the cards and any supplementary cards are inclusive of the Bundle fee.

The transactions and services listed in the blocks below incur a fee.

TRANSACTION	FEE AMOUNT
MANUAL TRANSFERS AND PAYMENTS	
Manual payment fees Nedbank to Nedbank	R150,00
Manual payment fees Nedbank to other bank amounts up to and including R150 000,00	R950,00 per payment ⁴
Manual payment fees Nedbank to other bank from R150 000,01 to R4 999 999,99	R750,00 per payment ⁴
Third Party Instant payment	R85,00
Counter interaccount transfer	R100,00
CASH TRANSACTIONS	
Cash withdrawal at branch	R70,00 plus R1,80 per R100,00 or part thereof
Cash withdrawal at another bank's ATM (SASWITCH)	R11,00 plus R2,10 per R100 or part thereof
International ATM cash withdrawal	R55,00 plus R2,10 per R100 or part thereof
Cash Deposit at branch or Nedbank ATM (in envelope)	R10,00 plus R1,80 per R100,00 or part thereof
Cash Deposit (Nedbank intelligent depositor)	5 free cash deposits per month, thereafter R5,00 plus R0,90 per R100,00 or part thereof
EasyPay deposit at Point of Sale	R6,00 plus R2,00 per R100,00 or part thereof
EasyPay deposit and withdrawal at Point of Sale	R6,30
SELF SERVICE	
Cell phone top-up at Nedbank ATM	R1,50
Cell phone top-up at another bank's ATM	R8,50
Third party instant payment (below R2 000,00)	R10,00
Third party instant payment (above R2 000,00)	R49,00

TRANSACTION	FEE AMOUNT
BALANCE ENQUIRIES	
Another Bank's ATM	R 8,50
International balance enquiry	R 9,00
Point of Sale	R2,00
OTHER FEES	
Copy of A4 account statement	R30,00 per statement
Additional IT3 certificate (consolidated per account)	R30,00
Account confirmation letter	R30,00
Archive image of deposit slip/cheque/statement	R30,00
Balance Certificate	R 380,00
Denied transaction at another bank's ATM or point of sale transaction	R 8,60
Deposit book - standard	R 50,00
Dishonoured payment and unpaid cheques due to insufficient funds	R 110,00 increasing to R 145,00 per item for the fourth and subsequent items within 12 months
Disputed debit order	R5,00
Fuel transaction fee	R6,50
Honouring fees	R 110,00 per item
International currency conversion fee ⁵	2,00%
Letter of Authority	R 65,00
Lotto payment fee	R2,70 plus Notification fee ⁶
Non-resident management fee	R 48,00
Prepaid electricity purchase	R1,50
Preparation of security documentation	R 220,00
Send iMali	R 10,00 for values R1,00 - R1 000,00 R 14,00 for values R1 001,00 - R2 500,00
Stop-payment instruction	R 65,00
Stop-order	R 19,00

Additional card fees may apply. Please refer to card pricing schedule.

All fees include VAT.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

- Transactions processed via the Nedbank Private Wealth app or online banking do not attract a fee.
- A currency conversion fee will apply to all foreign/cross border transactions.
- Email notification - R 1,15; Fax notification - R 15,00; SMS notification - R 1,15.

CURRENT ACCOUNT | PAY-AS-YOU-USE (Page 1 of 2)

Effective 1 January 2021



The Pay-as -you-use current account option includes the below fees/transactions :

- Complimentary Nedbank Greenbacks Rewards membership
- Self-service subscription
- e-Note subscription
- Electronic balance enquiries and transaction listings
- Monthly A4 statements¹
- Cheque card replacement fees
- Cash withdrawal at Nedbank ATM.

PAY-AS-YOU-USE FEES	
Monthly maintenance fee	R200,00
Annual cheque card maintenance fee	R185,00
OPTIONAL OVERDRAFT	
Monthly facility fee - Overdraft	R69,00
Overdraft - Once off initiation fee - NCA clients	R165,00 plus 10% of limit value more than R1 000,00 with a maximum of R1 207,50
Overdraft - Once off initiation fee - non-NCA clients	1% of limit value (minimum of R165,00 and no maximum)
OPTIONAL GARAGE DEBIT CARD	
Annual maintenance fee	R185,00

TRANSACTION	FEE AMOUNT
CASH TRANSACTIONS	
Cash withdrawal at branch	R70,00 plus R1,80 per R100,00 or part thereof
Cash withdrawal at another bank's ATM (SASWITCH)	R11,00 plus R 2,10 per R 100,00 or part thereof
International ATM cash withdrawal	R55,00 plus R 2,10 per R 100,00 or part thereof
Cash withdrawal at point of sale	R4,30
Cash withdrawal with purchase at point of sale	R6,30
Cash Deposit (branch or Nedbank ATM in envelope)	R10,00 plus R1,80 per R100,00 or part thereof
Cash Deposit (Nedbank intelligent depositor)	R5,00 plus R 0,90 per R100,00 or part thereof
EasyPay deposit at Point of Sale	R6,00 plus R2,00 per R100,00 or part thereof
EasyPay deposit and withdrawal at Point of Sale	R6,30
BALANCE ENQUIRIES	
Another Bank's ATM	R 8,50
International balance enquiry	R 9,00
Point of Sale	R2,00

TRANSACTION	FEE AMOUNT
CARD TRANSACTIONS	
Card purchases	R4,30
Fuel Transaction	R6,50
Denied transaction at point of sale or other Bank's ATM (for insufficient funds)	R8,60
PAYMENTS	
Autotransfer processing fee	R14,00
Debit order - internal (including automatic payment order)	R5,00
Debit order - external	R19,00
Stop order processing fees	R19,00
SELF SERVICE	
Cell phone top-up at Nedbank ATM	R1,50
Cell phone top-up at another bank's ATM	R8,50
Interaccount transfer at Nedbank ATM and digital channels	R4,30
Third party instant payment (below R2 000,00)	R10,00
Third party instant payment (above R2 000,00)	R49,00
Third party payments using digital channels	R8,35
Internet payment notification - email	R1,15
Internet payment notification - SMS	R1,15
Internet payment notification - Fax	R15,00
Lotto payment fee	R2,70 plus notification fee

Additional card fees may apply. Please refer to the Card Pricing Schedule.

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. Additional statement requests attract a fee.

CURRENT ACCOUNT | PAY-AS-YOU-USE (Page 2 of 2)

Effective 1 January 2021



The Pay-as -you-use current account option includes the below fees/transactions :

- Complimentary Nedbank Greenbacks Rewards membership
- Self-service subscription
- e-Note subscription
- Electronic balance enquiries and transaction listings
- Monthly A4 statements¹
- Cheque card replacement fees
- Cash withdrawal at Nedbank ATM.

TRANSACTION	FEE AMOUNT
MANUAL TRANSFERS AND PAYMENTS	
Nedbank to Nedbank	R150,00
Manual payment fees Nedbank to other bank amounts up to and including R150 000,00	R950,00 per payment ²
Manual payment fees Nedbank to other bank amounts from R150 000,01 to R4 999 999,99	R750,00 per payment ²
Third party instant payment	R85,00
Counter Interaccount transfer	R100,00
OTHER FEES	
Additional ITC certificate (consolidated/per account)	R30,00
Account confirmation letter	R30,00
Archive image of deposit slip/cheque/ statement	R30,00
Balance Certificate	R380,00
Copy of A4 account statement	R30,00 per statement
Disputed debit order	R5,00
Deposit book - standard	R50,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R 145,00 per item for the fourth and subsequent items within 12 months
Honouring fees	R110,00 per item
International currency conversion fee	2,00% ³
Letter of Authority	R65,00
Non-resident management fee	R48,00
Prepaid electricity purchase	R1,50
Preparation of security documentation	R220,00
Replacement of Nedbank ATM card	R135,00
Send iMali	R10,00 for values R1,00 to R1 000,00 R14,00 for values R1 000,01 to R2 500,00
Stop payment instruction	R65,00
Transaction list	R30,00

Additional card fees may apply. Please refer to the Card Pricing Schedule.

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. Additional statement requests attract a fee.
2. Transactions processed via the Nedbank Private Wealth app or online banking platform attract a lower fee.
3. A currency conversion fee will apply to all foreign / cross border transactions.

CARDS (Page 1 of 2)

Effective 1 January 2021



Clients on a Bundle option receive their Nedbank Private Wealth credit cards inclusive of the bundle of products^{1,2,3}

The services below are free of charge on all Nedbank Private Wealth cards:

- Card purchases
- Transactional SMS
- Internet banking subscription fee
- Balance enquiries at Nedbank ATM and self-service devices
- Standard card replacement fee
- Cards issued and deliveries (branch or courier deliveries to Nedbank Private Wealth clients for all Nedbank issued cards^{8,9})
- Card deliveries for lost/stolen (emergency) cards

With the Nedbank Private Wealth Visa Infinite card you receive the below benefits and more:

- Free unlimited domestic and international lounge visits (Bidvest and LoungeKey)¹⁰
- Free travel insurance
- Free Nedbank Greenbacks Rewards points on eligible spend^{11,12} and SHOP card to access earned rewards points as cash
- Free purchase protection
- Free extended warranty.

All information displayed refers to only the South African issued card products and not international offering.

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

IMPORTANT INFORMATION

Bundle clients who previously had the inclusive Nedbank Private Wealth American Express® Platinum Card:

This product is unbundled effective 1 January 2021 when pay-as-you-use fees apply.

Existing clients with World MasterCard cheque and/or credit cards:

Migration/regrade to the new Nedbank Private Wealth Visa infinite products will be completed by 31 December 2020. For more information please view at www.nedbankprivatewealth.co.za/content/dam/npw/NPWRSA/banking/comparisonsschedule.pdf.

CARD FEES	Nedbank Private Wealth credit card ^{1,2,3}
BUNDLE	
Monthly card maintenance fee ⁴	Free
Supplementary cards	Free
Nedbank Greenbacks, rewards membership and enrolment	Free
Credit facility service fee ⁷	Free
Once-off initiation fee for new accounts opened	R198,00

CARD FEES	Nedbank Private Wealth credit cards ^{2,3}	Nedbank Private Wealth American Express® Platinum card ⁵	Nedbank Private Wealth American Express® Gold card ^{4,5}	Nedbank Private Wealth garage credit card
PAY-AS-YOU-USE (PAYU)				
Monthly card maintenance fee ⁴	R105,00	R370,00	R60,00	R30,00
Supplementary cards	Free	Free	Free	Free
Nedbank Greenbacks, rewards membership and enrolment	Free	n/a	n/a	n/a
Monthly Membership Rewards, membership and enrolment	n/a	Free	R24,00	n/a
Credit facility service fee ⁷	R35,00	R35,00	R35,00	R18,50
Once-off initiation fee for new accounts opened	R198,00	R198,00	R198,00	R198,00

NOTES

- The bundle credit card is only available to clients with a Nedbank Private Wealth Bundle current account. The American Express Platinum Card and Nedbank Private Wealth Garage Card are not included in the bundle offering. Stand alone card fees (PAYU) apply.
- The Visa Infinite card is issued with a complimentary Nedbank Private Wealth American Express (Greenbacks) card off the same account.
- Any existing clients with World Mastercards are being migrated/regraded to the Visa Infinite product.
- The American Express Gold card is maintained for existing card holders only.
- The Priority Pass Card is only a benefit on the American Express Platinum Card.
- The fee relates to the monthly administration and maintenance of the value-added services on the account (incl preferential interest rates, free card delivery and where applicable free basic travel insurance, free lounge visits and other benefits).
- The fee relates to the monthly routine administration and maintenance of the credit facility, costs associated with providing the up to 55 days' interest-free credit facility, as well as the cost of capital associated with providing the credit facility.
- Standard delivery times apply.
- For international delivery, charges apply unless lost/stolen emergency cards.
- Access the Bidvest lounges with any of the Nedbank Private Wealth cards (card holder). Free access for card holder and 1 guest at the LoungeKey lounges (local Bidvest or international LoungeKey lounges) upon presentation of the Visa Infinite cards and mention LoungeKey to access benefit. Cards must be in an active status and accounts in good standing.
- Eligible spend is all spend (local/international purchases), excluding cash withdrawals, casino chip purchases, finance or other card charges, fees or taxes levied by Nedbank or the Government, purchases or travellers cheques, or other negotiable instruments, garage card transactions, budget account instalments, and interest thereon, insurance premiums and internet transfers/payments.
- Double Greenbacks (2GB for every R5 spend) rewards points are only earned on the Nedbank Private Wealth American Express (Greenbacks) credit/cheque card. Standard earning rates apply to other Nedbank Private Wealth card products. Terms and conditions apply.

CARDS (Page 2 of 2)

Effective 1 January 2021

Clients on a Bundle option receive their Nedbank Private Wealth credit cards inclusive of the bundle of products^{1,2,3}.

The services below are free of charge on all Nedbank Private Wealth cards:

- Card purchases
- Transactional SMS
- Internet banking subscription fee
- Balance enquiries at Nedbank ATM and self-service devices
- Standard card replacement fee
- Cards issued and deliveries (branch or courier deliveries to Nedbank Private Wealth clients for all Nedbank issued cards^{8,9})
- Card deliveries for lost/stolen (emergency) cards

With the Nedbank Private Wealth Visa Infinite card you receive the below benefits and more:

- Free unlimited domestic and international lounge visits (Bidvest and LoungeKey)⁰
- Free travel insurance
- Free Nedbank Greenbacks Rewards points on eligible spend^{11,12} and SHOP card to access earned rewards points as cash
- Free purchase protection
- Free extended warranty.

All information displayed refers to only the South African issued card products and not international offering.

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

TRANSACTIONS	FEE AMOUNT
PURCHASES	
Fuel transaction fee	R6,50
CASH WITHDRAWALS	
Over the counter - Nedbank branches	R80,00 plus R2,20 per R100,00
Nedbank ATM	R2,20 per R100,00
Other bank's ATM	R10,50 plus R2,20 per R100,00
International ATM cash withdrawal ¹³	R55,00 plus R2,20 per R100,00
DEPOSITS	
Cash (branch over the counter)	R80,00 plus R2,20 per R100,00
Cash (ID ATM)	R1,20 per R100,00
Cheque (branch over the counter/Nedbank ATM)	R65,00
BALANCE ENQUIRIES	
At Nedbank branch	R15,00
Another Bank's ATM	R8,50

NOTES

1-12 appear on page one of two.

13. A currency conversion fee will apply to all foreign/cross border transactions.

14. Where applicable, and only available within South Africa, overnight card replacement.

15. Payment/transfer effected by Nedbank on instruction and on behalf of the client.

16. May be charged at the discretion of the Bank.

17. Finance charges as defined in card terms and conditions will be levied on cash advances/withdrawals, electronic transfers, foreign exchange, casino chip and fuel purchases.



TRANSACTIONS	FEE AMOUNT
TRANSFERS AND PAYMENTS	
Interaccount transfer (internet and self-service terminals)	R4,30
Electronic payments (internet and self-service terminals)	R8,35
Manual payment fee ¹⁵	R150,00 per transaction
Transfer in branch	R100,00
OTHER FEES	
Internet Banking - payment notification : SMS	R1,15
Internet Banking - payment notification : email	R1,15
Internet Banking - payment notification : fax	R15,00
Dishonoured payment	R90,00
Tracing fee	Up to R410,00
Incorrect disputed transaction fee (local)	R160,00
Incorrect disputed transaction fee (international)	R195,00
International currency conversion fee ¹³	2,00%
Special clearance of a cheque deposited in a branch	R130,00
Same day card replacement service with delivery (local) ¹⁴	R430,00
Declined transaction fee due to insufficient funds on credit card at other bank's ATM or point of sale	R8,60
Lotto fee (each of Lotto, Powerball, Lotto plus)	R2,70
Banker Card Delivery Fee (replacement/renewal cards only) ¹⁶	R155,00

MONEY MARKET INVESTMENT ACCOUNT (Page 1 of 2)

Effective 1 January 2021



Where balance of R20 000 or more and debit transactions of R500 or more maintained, the following fees are free :

- Electronic payments, debit orders and automatic payment orders
- Card purchases at point of sale
- Stop orders
- Payments and transfers (digital channels)

MONEY MARKET INVESTMENT FEES	Balances R20 000 or more and debit transactions greater than R500	Balances less than R20 000 and debit transactions less than R500
Monthly maintenance fee	R0,00	R35,00
Annual cheque card maintenance fee	R185,00	R185,00
Monthly Nedbank Greenbacks rewards linkage fee	R23,00	R23,00

The fees below are levied on this account where the balance is below R20 000 or the transaction value is below R500.

TRANSACTIONS	FEE AMOUNT
DEBIT AND STOP ORDERS	
Internal debit order	R 5,00
External debit order	R 19,00
Stop order	R 19,00

TRANSACTIONS	FEE AMOUNT
OTHER FEES	
Auto transfer	R14,00

The fees below are levied on this account irrespective of the balance maintained or the transaction value.

TRANSACTIONS	FEE AMOUNT
CASH TRANSACTIONS	
Cash deposit at branch or Nedbank ATM (in envelope)	R80,00 plus R2,00 per R100,00 or part thereof
Cash deposit (Nedbank intelligent depositor)	R1,20 per R100,00 or part thereof
Cash withdrawal at branch	R80,00 plus R2,20 per R100,00 or part thereof
Cash withdrawal at a Nedbank ATM	R2,20 per R100 or part thereof
Cash withdrawal at another bank's ATM (SASWITCH)	R10,50 plus R2,20 per R100 or part thereof
International ATM cash withdrawal	R55,00 plus R2,20 per R100 or part thereof
Cash withdrawal at point of sale	R2,00 per R100,00 or part thereof
Cash withdrawal with purchase at point of sale	R2,00 per R100,00 or part thereof
EasyPay deposit at Point of Sale	R6,50 plus R 2,00 per R100,00 or part thereof
CARD TRANSACTIONS	
Denied transaction at another bank's ATM or point of sale (due to insufficient funds)	R8,60

TRANSACTIONS	FEE AMOUNT
BALANCE ENQUIRIES	
Another bank's ATM	R8,50
International balance enquiry	R9,00
In branch counter balance enquiry	R15,00
Point of sale	R2,00
MANUAL TRANSFERS AND PAYMENTS	
Nedbank to Nedbank	R150,00
Manual payment fees - Nedbank to other bank: amounts up to an including R150 000,00 ¹	R950,00 per payment ¹
Manual payment fees - Nedbank to other bank: amounts from R150 000,01 to R4 999 999,99 ¹	R750,00 per payment ¹
Realtime payment fees Nedbank to other bank	R85,00
STATEMENTS	
Copy of A4 statement (per statement)	R30,00
Counter statement (transaction list)	R30,00
Counter archived statement (up to 5 years)	R30,00
Counter interaccount transfer	R100,00

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. Transactions processed via the Nedbank Private Wealth app or online banking platform attract a lower fee.

MONEY MARKET INVESTMENT ACCOUNT (Page 2 of 2)

Effective 1 January 2021



Where balance of R20 000 or more and debit transactions of R500 or more maintained, the following fees are free :

- Electronic payments, debit orders and automatic payment orders
- Card purchases at point of sale.
- Stop orders
- Payments and transfers (digital channels)

The fees below are levied on this account irrespective of the balance maintained or the transaction value.

TRANSACTION	FEE AMOUNT
OTHER FEES	
Archive image of deposit slip/cheque/ statement	R30,00
Additional IT3 certificate (consolidated / per account)	R30,00
Account confirmation letter	R30,00
Deposit book - standard	R50,00
Deposit correction	R25,00
Dishonoured payment due to insufficient funds (incl debit/stop orders)	R50,00 per item
Disputed debit order	R5,00
e-Notes Monthly subscription	R12,50
International currency conversion fee ²	2,00% ²
Replacement of Nedbank ATM card	R145,00
Send iMali	R10,00 for values R1,00 to R1 000,00 R14,00 for values R1 001,00 to R2 500,00
Stop order	R19,00
Stop payment instruction	R65,00
Cell phone to-up at Nedbank ATM	R1,50
Cell phone top-up at another bank's ATM	R8,50
Third party instant payment (below R2 000)	R10,00
Third party instant payment (above R2 000)	R49,00
Internet payment notification - email	R1,15
Internet payment notification - fax	R15,00
Internet payment notification - SMS	R1,15
Lotto payment fee	R2,70 plus notification fee
Payment (digital channels)	R8,35
Fuel transaction fee	R6,50
Non resident management fee	R48,00

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

2. A currency conversion fee will apply to all foreign/cross border transactions.

NOTICE | TERM DEPOSITS (Page 1 of 1)

Effective 1 January 2021



Nedbank Private Wealth offers a range of flexible notice and term deposit accounts to meet your needs. Use our Nedbank Private Wealth app or online banking to open a new account and receive preferential interest rates¹.

Notice of withdrawal via our Nedbank Private Wealth app or online banking attract no fee or a reduced fee².

NOTICE TERM DEPOSIT FEES	FEE AMOUNT
CASH RELATED FEES	
Cash deposit in branch ³	R 80,00 Plus R2,00 per R100 or part thereof ³
Cash deposit fee at IDATM	R1,20 per R100 or part thereof
NOTICE OF WITHDRAWAL	
To own Nedbank account (via digital channel)	Free
To 3rd party account (via digital channel)	One free withdrawal per month, thereafter R26,00 per withdrawal ⁴
Staff assisted	R36,50 ⁵
OTHER FEES	
3rd party payment fees	R26,00
Early release penalty fee	Formula based

NOTES

1. Applicable to certain account products only.
2. Terms and conditions apply.
3. This fee does not apply for opening deposit.
4. No withdrawal fee applicable for clients 75 years and older.
5. Staff assisted payments to a third party will attract a third party payment fee as well.

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

FOREIGN EXCHANGE (FOREX)

Effective 1 January 2021



Your private banker can provide access to foreign exchange services whether it is for travelling overseas or to make use of global solutions for sending or receiving money.

Our award winning Nedbank Private Wealth app allows you to manage your Nedbank Travel card wherever you are.

Use the digital Focus transfer service available on our app to seamlessly transfer funds from your current account directly to your Focus account.

TRANSACTIONS	FEE AMOUNT
TRAVEL RELATED PRODUCTS	
Foreign Bank Notes - Purchase and Sales	
Commission	2,15%
Minimum charge	R120,00
Administration fee	R100,00
Common Monetary Area (CMA) Bank Notes	
Commission	3,40%
Minimum charge	R120,00
Travellers Cheque (Selling to Nedbank)	
Commission	2,30%
Minimum charge	R120,00
TRAVEL CARDS	
Multicurrency Cash Passport	
Commission ¹	1,50%
Initial card fee ¹	R161,00
Cross currency conversion fee ¹	4,00%
Encashment of unused funds on card ¹	1,00%
Delivery	Free
Nedbank Travel Card	
Commission	1,10%
Minimum charge	R110,00
Initial card fee	Free
Back up card	Free
POS transactions	Free
Delivery	Free
Encashment of funds to Nedbank current account	1,00%
Cross currency conversion fee	3,00%
ATM withdrawal fee	US\$3,00
Administration fee (for manual request only)	R100,00

NOTES

1. Terms and conditions apply.
2. Available to eligible clients on application.
3. Fee excludes foreign charges.
4. No VAT charged on inward payments.

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

TRANSACTIONS	FEE AMOUNT
GLOBAL RELATED SERVICES (SWIFT)	
Outward Payments	
Commission	0,66%
Minimum charge	R166,17
Maximum charge	R825,18
Communication fee (swift fee)	R125,75
Recall of funds	R125,75
Payment tracking service	R57,50
Incorrect instruction ³	R280,00
Online transfer to Focus account	R650,00
Inward Payments⁴	
Commission	0,59%
Minimum charge	R142,76
Maximum charge	R747,02
Payments under R2 000	R97,63
Pension payments ²	R52,72
Online processing of Inward Payments⁴	
Commission	0,59%
Minimum charge	R135,96
Maximum charge	R700,00
Return of funds	30 \$ € £ or R200 depending on transaction currency.
Payment search minimum charge	R249,25
Foreign Currency Account (FCA)	
Monthly maintenance fee	Free
Transactions between FCA and transactional account	Free
Transactions between FCA and Nedbank Travel card	
Commission on load	2,15%
Minimum charge	R120,00
Maximum charge	R1 500,00
Commission on cash out	1,00%

HOME LOANS

Effective 1 January 2021

Select a Home Loan as one of our flexible financing solutions.

The long term finance is structured over a maximum repayment period of 240 months with flexible payments options and providing you access to the surplus funds in your account.

HOME LOAN FEES		FEE AMOUNT	
MONTHLY SERVICE FEES			
Existing pre-NCA ¹ client with a bond < R500 000	R5,70		
Existing pre-NCA ¹ client with a bond >= R500 000	R69,00		
New clients and existing post-NCA ¹ clients	R69,00		
INITIATION FEES		WITHIN NATIONAL CREDIT ACT	OUTSIDE NATIONAL CREDIT ACT
New Loan	R6 037,00		0,575% of loan amount, minimum R6 900,00
Further loan with registration	R6 037,00		0,575% of increase amount, minimum R5 750,00
Further loan without registration (re-Advance)	No fee		No fee

TRANSACTION		FEE AMOUNT
DEPOSITS		
Cash deposit fee ²	R80,00 plus R2,2 0 per R100,00 or part thereof	

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. NCA refers to the National Credit Act that came into effect on loans 1 June 2007.
2. Cash deposit fees will be charged every time 'cash' deposits are made into a home loan account.



NEDBANK
PRIVATE WEALTH
SINCE 1834

STRUCTURED LENDING

Effective 1 January 2021

A client-centric solution offering a consolidated facility with flexibility in rates, term, repayment and security structures.



STRUCTURED LENDING FEE	WITHIN NATIONAL CREDIT ACT	OUTSIDE NATIONAL CREDIT ACT
Monthly service fees (post-NCA loans) ¹	R69,00 per loan	R120,75 per account
Monthly service fees (pre-NCA loans) ¹	R57,50 per loan	R57,50 per loan
Initiation fees	Maximum R1 265,00 without bond registration or R6 037,00 with bond registration. Excludes property valuation fees.	Percentage of loan amount (risk based), minimum of R8 625,00
Further loan/amendment fee	Charged as initiation fee	Percentage of loan amount (risk based), minimum of R8 625,00

TRANSACTION	FEE AMOUNT
DEPOSITS	
Cash deposit fee ²	R80,00 (base fee) plus R2,20 per R100,00 or part thereof
DRAWDOWNS	
Drawdowns to nominated account	Free
Real-time payments	R95,00
OTHER FEES	
Statement copy fees	R30,00 per statement

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. NCA refers to the National Credit Act that came into effect on 1 June 2007.
2. Cash deposit fees will be charged every time 'cash' deposits are made into the loan account.

LETTER OF GUARANTEE

Effective 1 January 2021

Access to Bank Undertakings in the form of Guarantees as a payment instrument.

FEES	STANDARD GUARANTEE	NON-STANDARD ¹ GUARANTEE
GUARANTEE ISSUED AGAINST BANKING PRODUCTS		
Establishment Fees		
R0,00 - R99 999,99	R945,00	R1 890,00
R100 000,00 - R499 999,99	R1 276,00	R2 552,00
R500 000,00 - R999 999,99	R3 623,00	R7 246,00
R1 000 000,00 +	R5 565,00	R11 130,00
Renewal Fees²		
R0,00 - R99 999,99	R945,00	R945,00
R100 000,00 - R499 999,99	R1 276,00	R1 276,00
R500 000,00 - R999 999,99	R3 623,00	R3 623,00
R1 000 000,00 +	R5 565,00	R5 565,00
Amendment Fees		
Amendment, including increase of letter of guarantee amount	R840,00	R840,00
Non-takeup		
Non-takeup Fees	R840,00	R840,00

FEES	STANDARD GUARANTEE
GUARANTEE ISSUED AGAINST INVESTMENT PORTFOLIO	
Establishment and Renewal Fees	
R0,00 - R39 999,99	R1 035,00
R40 000,00 - R99 999,99	R1 365,00
R100 000,00 - R499 999,99	R3 940,00
R500 000,00 +	R6 050,00
Amendment Fees	
Amendment, including increase of letter of guarantee amount	R890,00
Non-takeup	
Non-takeup Fees	R890,00

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. Approval and use of non-standard guarantee formats.
2. Property guarantees are renewed every three months and performance guarantees every six months.

VEHICLE AND ASSET FINANCE

Effective 1 January 2021

A flexible vehicle and asset solution to meet your short to medium term needs with varied structuring features.

VEHICLE AND ASSET FINANCE FEES

Monthly service fees	R69,00
Initiation fees - NCA clients	R1 207,50
Initiation fees - non-NCA clients	R2 875,00
Early settlement fee ¹	Interest on the outstanding capital amount in the event that 90 (ninety) days notice is not given to the Bank

All fees include VAT at 15%.

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

NOTES

1. Applicable to agreements with an original principal debt value of R250 000 or more.

