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# BANKING

Fee Schedules 2015





# NEDBANK PRIVATE WEALTH PROVIDES ADDITIONAL BENEFITS

## ACCESS YOUR WEALTH

Access our **client contact suite** 24 hours a day, seven days a week, 365 days a year.



**Nedbank App Suite™**  
for safe, secure banking and stock transactions – anytime, anywhere.



A personal and close relationship with your **dedicated private banker.**

**Consolidated View™** lets you view all your wealth, from around the globe, in one place.



## ENJOY YOUR REWARDS



Earn **Greenbacks** every time you use your Nedbank Private Wealth cheque or credit card.\*



Free access to Bidvest lounges at major South African airports, and access to international lounges through Priority Pass™.\*



An exclusive concierge service **travel desk**

for American Express® Platinum Cardholders to take care of lifestyle and travel needs, including: Fine-dining reservations | Travel arrangements (booking flights, cruises, accommodation and car rentals) | Membership Rewards® redemptions | Foreign currency for your destination(s).



**Free travel insurance** for all Nedbank Private Wealth cardholders.\*



Earn **Membership Rewards®** every time you use your American Express® Card.\*



## SAFE AND SECURE

More secure banking with SMS notifications of your card and current account transactions. Approve-it™ functionality to secure your internet banking and online card purchases, giving you complete control over your transactions with the use of your cellphone.

To find out more about the services and solutions we offer you, our valued client, visit us at [nedbankprivatewealth.co.za](http://nedbankprivatewealth.co.za) or contact us 24 hours a day, seven days a week, 365 days a year on 0860 111 263.



PRIVATE WEALTH  
SINCE 1834

SOUTH AFRICA | UNITED KINGDOM | UNITED ARAB EMIRATES | JERSEY | GUERNSEY | ISLE OF MAN

Nedgroup Private Wealth (Pty) Ltd (Reg No 1997/00963/07), trading as Nedbank Private Wealth, is an authorised financial services provider and registered credit provider through Nedbank Ltd, and a member of JSE Ltd through Nedgroup Private Wealth Stockbrokers (Pty) Ltd.

\*Terms and conditions apply.

Effective from 1 January 2015

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.

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE 14%)
<b>ANNUAL FEES</b>	
Cheque card service fee	Free
Garage Cheque card service fee	Free
Nedbank Greenbacks Rewards	Free
<b>MONTHLY FEES</b>	
Monthly maintenance fee (flat fee)	Gold plan - R76,00 <sup>1</sup> Platinum plan - R330,00
Self-service banking subscription fee	Free
e-Note monthly subscription fee	Free
Monthly overdraft facility fee	R35,00
Overdraft initiation fee - once off (for clients inside NCA)	1% of limit amount, with a minimum of R150,00 and a maximum of R1 140,00
Overdraft initiation fee - once off (for clients outside NCA)	1% of limit amount, with a minimum of R150,00 and no maximum
<b>BRANCH TRANSACTIONS</b>	
Cash deposit	R6,00 plus R1,28 per R100 or part thereof
Cheque deposit	Free
Cash withdrawal	R25,00 plus R1,28 per R100 or part thereof
Balance enquiry	Free
Transaction list	Free
Interaccount transfer	Free
Bank-guaranteed cheque	R50,00
Bank's own cheque	R50,00
Stop-payment instruction	R44,00
Special clearance of a cheque deposited in a branch	R80,00
Immediate clearance fee	R65,00
Archive image of deposit slip/cheque/statement >90 days in branch	R11,00
Manual-payment fees (NedInform):	
- Nedbank to Nedbank	R50,00
- Nedbank to other bank	R90,00
<b>A4 STATEMENT FEES</b>	
Mailed A4 statement (monthly fee)	Free
Copy A4 statement in branch / By fax / By email (per pdf file fee)	Free
<b>CARD TRANSACTIONS</b>	
Card purchases	Free
Card purchases and withdrawals at Point of Sale <sup>2</sup>	Free
EasyPay Deposit at Point of Sale <sup>2</sup>	Free
Fuel transaction fees/garage card transactions	Free
<b>PAYMENTS</b>	
Stop order processing fees	Free
Autotransfer processing fees	Free
Debit order - external / internal	Free
Cheque service fees <sup>3</sup>	First 10 cheques processed per cycle are free; thereafter service fees apply R16,00 for values R1 to R499 R26,00 for values R500 to R1 499 R36,00 for values above R1 500

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE 14%)
<b>ATM TRANSACTIONS</b>	
All Nedbank ATM transactions	Free
<b>TRANSACTIONS AT ANOTHER BANK'S ATM</b>	
Cash withdrawal	R6,50 plus R3,50 plus R1,28 per R100 or part thereof
Balance enquiry	R4,50
Cellphone topup	R6,50
Denied transaction	R5,00
<b>NEDBANK SSD TRANSACTION</b>	
Cash withdrawal	Free
Balance enquiry	Free
Denied transaction	Free
<b>TRANSACTIONS AT ANOTHER BANK'S SSD</b>	
Cash withdrawal	R8,50
Balance enquiry	R4,00
Denied transaction	R3,00
<b>SELF-SERVICE TERMINAL TRANSACTIONS</b>	
Balance enquiry	Free
Transaction list (within 90 days / older than 90 days)	Free
Third-party payment	R4,50
Interaccount transfer	R8,50
<b>INTERNET BANKING TRANSACTIONS</b>	
Balance enquiry	Free
Interaccount transfer	Free
Third-party payment	Free
Third-party instant payment	R35,00
Transaction list-up to five years	Free
Archive image of deposit slip/cheque	Free
<b>PAYMENT NOTIFICATIONS</b>	
SMS	Free
Email	Free
Fax	Free
<b>TELEPHONE BANKING (TRANSACTIONS FACILITATED BY THE PRIVATE BANKER / NEDBANK PRIVATE WEALTH CONTACT SUITE)</b>	
Balance enquiry	Free
Inter-account transfer	Free
Third-party payment	Free
Transaction list - fax	Free
<b>CELLPHONE BANKING WAP TRANSACTIONS</b>	
Balance enquiry	Free
Inter-account transfer	Free
Third-party payment	Free
<b>SMS BANKING TRANSACTIONS</b>	
Balance enquiry	Free
Interaccount transfer	Free
Third-party payment	Free

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE 14%)
<b>OTHER FEES</b>	
Honouring fee	R110,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R120,00 per item for the fourth and subsequent items within 12 months
Post dated cheques	Free
Cheque card replacement fees (gold, classic, garage)	Free
Replacement of Nedbank ATM card	Free
Send iMail	R9,50
Ordinary chequebook - pocket 40 left counterfoil	First free, thereafter R31,00
Deposit book - standard	R27,00
Certificate of balance	R346,50
Copy of tax certificate	Free
Letter of authority	R50,00
Preparation of security documentation	R160,00
International ATM cash withdrawal	R35,00 plus R1,28 per R 100 or part thereof
International balance enquiry	R6,00
International currency conversion fee <sup>4</sup>	2%

NOTES

1. Please note that this product is being phased out and no new accounts will be opened. Should you wish to convert your current package to one we think will suit your needs better please contact your Private Banker.
2. These fees apply at all stores where cash at tilpoint is offered, including Pick 'n Pay Group.
3. Cheque processing includes both issuing and/or encashing of cheques
4. All foreign exchange transactions attract a currency conversion fee.

Effective from 1 January 2015

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.

CARD MEMBERSHIP FEES	FEES (VAT INCLUSIVE AT 14%)
Monthly Card Service Fee - Nedbank Private Wealth Product Suite <sup>1</sup>	Free
Monthly Card Service Fee - pay-as-you-use Nedbank Private Wealth Credit Card	R47,00
Monthly Card Service Fee - pay-as-you-use American Express® Platinum Charge Card	R279,00
Monthly Card Service Fee - pay-as-you-use American Express Gold Charge Card <sup>2</sup>	R48,00
Monthly Card Service Fee - supplementary cards	Free
Monthly Card Service Fee - Garage Credit Card	Free
Annual Nedbank Greenbacks Rewards™ for Credit Cards / Membership Rewards™ for American Express Platinum Charge Card	Free
Membership Rewards™ for American Express Gold Charge Card <sup>2</sup>	R179,00
Once-off initiation fee	R135,00
TRANSACTION FEES	FEE AMOUNT (VAT INCLUSIVE AT 14%)
<b>PURCHASES</b>	
Card Purchases	Free
Fuel transaction fee	R4,40
<b>VALUE ADDED SERVICES</b>	
Transactional SMS	Free
Internet Banking - payment notification: SMS	R1,00
Internet Banking - payment notification: email	R0,70
Internet Banking - payment notification: fax	R5,00
<b>DEPOSITS</b>	
Cash (over the counter / at Nedbank ATM)	R5,00 plus R1,28 per R100 (minimum of R17,00)
Cheque (over the counter / at Nedbank ATM)	R14,00
<b>CASH WITHDRAWALS</b>	
Over the counter - Nedbank branch	R30,00 plus R1,28 per R100
Nedbank ATM	R3,50 plus R1,28 per R100
Other bank's ATM	R10,00 plus R1,28 per R100
International ATM <sup>3</sup>	R35,00 plus R1,28 per R100
<b>TRANSFERS AND PAYMENTS</b>	
Interaccount transfer (internet and self-service terminal)	R4,00
Manual payment fee <sup>5</sup>	R45,00 per transaction
Electronic payment (internet and self-service terminal)	R8,00
Transfer (Branch)	R18,00
<b>BALANCE ENQUIRIES</b>	
Branch	R4,00 (first free per cycle)
Nedbank ATM and self-service devices	Free
Other bank's ATM	R4,00
<b>PENALTY CHARGES</b>	
Dishonoured Payment	R125,00
Tracing Fee	Up to R377,00
Incorrect Disputed Transaction Fee (local & international)	R150,00
<b>OTHER FEES</b>	
Currency conversion fee <sup>3</sup>	2%
Face to face delivery	Free
Special clearance of a cheque deposited in a branch	R70,00
Same day card replacement service (including delivery) <sup>4</sup>	R375,00

NOTES

1. Card service fees are included in the product suite's monthly fixed fee for the Credit Card, American Express Platinum/Gold Charge Cards
2. The American Express Gold Charge Card is for existing cardholders only
3. A currency conversion fee will apply to all foreign transactions
4. Where applicable and only available within South Africa
5. Payment/transfer effected by Nedbank on instruction and on behalf of the client

Effective from 1 January 2015

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.

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE 14%)
<b>ANNUAL FEES</b>	
Cheque card service fee	R160,00
Garage Cheque card service fee	Free
Nedbank Greenbacks Rewards	Free
<b>MONTHLY FEES</b>	
Monthly maintenance fee (flat fee)	R96,00
Self-service banking subscription fee	Free
e-Note monthly subscription fee	Free
Monthly overdraft facility fee	R35,00
Overdraft initiation fee - once off (for clients inside NCA)	1% of limit amount, with a minimum of R150,00 and a maximum of R1 140,00
Overdraft initiation fee - once off (for clients outside NCA)	1% of limit amount, with a minimum of R150,00 and no maximum
<b>BRANCH TRANSACTIONS</b>	
Cash deposit	R6,00 plus R1,28 per R100 or part thereof
Cheque deposit	R10,00
Cash withdrawal	R25,00 plus R1,28 per R100 or part thereof
Balance enquiry	Free
Transaction list	R10,00
Interaccount transfer	R18,00
Bank-guaranteed cheque	R50,00
Bank's own cheque	R50,00
Stop-payment instruction	R44,00
Special clearance of a cheque deposited in a branch	R80,00
Immediate clearance fee	R65,00
Archive image of deposit slip/cheque/statement >90 days in branch	R11,00
Manual-payment fees (NedInform):	
- Nedbank to Nedbank	R50,00
- Nedbank to other bank	R90,00
<b>A4 STATEMENT FEES</b>	
Mailed A4 statement (monthly fee)	Free
Copy A4 statement in branch / By fax / By email (per pdf file fee)	First free, thereafter R16,00 per statement
<b>CARD TRANSACTIONS</b>	
Card purchases	R4,50
Purchases and cash withdrawals at Point of Sale <sup>2</sup>	R4,50
EasyPay Deposit at Point of Sale <sup>2</sup>	R1,50 per R100 or part thereof
Fuel transaction fees/garage card transactions	R4,50
<b>PAYMENTS</b>	
Stop order processing fees	R15,00
Autotransfer processing fees	R8,00
Debit order - external	R14,00
Debit order - internal (Nedbank to Nedbank Group)	R6,00
Automatic payment order	R6,00
Cheque service fees	R16,00 for values from R1 to R499 R26,00 for values from R500 to R1 499 R36,00 for values above R1 500
Cheque encashment	R25,00 plus R1,75 per R100 or part thereof



TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE 14%)
<b>NEDBANK ATM TRANSACTIONS</b>	
Cash deposit at Nedbank Intelligent Depositor ATM	R3,00 plus R0,75 per R100 or part thereof
Cash deposit at Nedbank ATM	R6,00 plus R1,75 per R100 or part thereof
Cash withdrawal	R4,00 plus R1,50 per R100 or part thereof
Balance enquiry	R2,00
Transaction list	Free
Interaccount transfer	R2,00
Cellphone topup	Free
Denied transaction	Free
<b>TRANSACTIONS AT ANOTHER BANK'S ATM</b>	
Cash withdrawal	R6,50 plus R3,50 plus R1,28 per R100 or part thereof
Balance enquiry	R4,50
Cellphone topup	R6,50
Denied transaction	R5,00
<b>NEDBANK SSD TRANSACTION</b>	
Cash withdrawal	R4,00
Balance enquiry	R2,00
Denied transaction	R3,00
<b>TRANSACTIONS AT ANOTHER BANK'S SSD</b>	
Cash withdrawal	R8,50
Balance enquiry	R4,00
Denied transaction	R3,00
<b>SELF-SERVICE TERMINAL TRANSACTIONS</b>	
Balance enquiry	Free
Transaction list (within 90 days / older than 90 days)	First free, then R5,00
Third-party payment	R8,50
Interaccount transfer	R5,00
<b>INTERNET BANKING TRANSACTIONS</b>	
Balance enquiry	Free
Interaccount transfer	R4,00
Third-party payment	R8,00
Third-party instant payment	R35,00
Transaction list-up to five years	Free
Archive image of deposit slip/cheque	Free
<b>PAYMENT NOTIFICATIONS</b>	
SMS	R0,85
Email	R0,70
Fax	R3,25
<b>TELEPHONE BANKING (TRANSACTIONS FACILITATED BY THE PRIVATE BANKER / NEDBANK PRIVATE WEALTH CONTACT SUITE)</b>	
Balance enquiry	Free
Inter-account transfer	R4,00
Third-party payment	R8,00
Transaction list - fax	Free
<b>CELLPHONE BANKING WAP TRANSACTIONS</b>	
Balance enquiry	Free
Inter-account transfer	R4,00
Third-party payment	R8,00

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE 14%)
<b>SMS BANKING TRANSACTIONS</b>	
Balance enquiry	Free
Interaccount transfer	R4,00
Third-party payment	R8,00
<b>OTHER FEES</b>	
Honouring fee	R110,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R120,00 per item for the fourth and subsequent items within 12 months
Postdated cheque	R50,00
Cheque card replacement fees (gold, classic, garage)	Free
Replacement of Nedbank ATM card	R50,00
Send iMail	R9,50
Ordinary chequebook - pocket 40 left counterfoil	First free, thereafter R31,00
Deposit book - standard	R27,00
Certificate of balance	R346,50
Copy of tax certificate	Free
Letter of authority	R50,00
Preparation of security documentation	R160,00
International ATM cash withdrawal	R35,00 plus R1,75 per R 100 or part thereof
International balance enquiry	R6,00
International currency conversion fee <sup>1</sup>	2%

NOTES

1. All foreign exchange transactions attract a currency conversion fee.
2. These fees apply at all stores where cash at tillpoint is offered, including Pick 'n Pay Group.

Effective from 1 January 2015.

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.

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCES OF R20 000 OR MORE AND DEBIT TRANSACTIONS OF R500 OR MORE	BALANCES OF LESS THAN R20 000 AND DEBIT TRANSACTIONS OF LESS THAN R500
<b>ANNUAL FEES</b>		
Visa Electron/Maestro debit card service fee	Free	Free
Cheque card service fee (including lost card protection)	R160,00	R160,00
Greenbacks linkage fee	R204,00 (R17,00 pm)	R204,00 (R17,00 pm)
<b>MONTHLY FEES</b>		
Account maintenance fee	R18,00	R18,00
E-notes	R12,00	R12,00
Self-service banking subscription fee <sup>3</sup>	Free	Free
<b>TRANSACTION FEES</b>		
<b>DEPOSITS</b>		
Electronic deposit	Free	Free
Cheque deposit at Nedbank ATM or branch	R8,50	R10,00
Cash deposit at a Nedbank ATM or branch	R6,00 plus R1,28 per R100 or part thereof	R6,00 plus R1,28 per R100 or part thereof
Nedbank Intelligent Depositor ATM	R3,00 plus R0,64 per R100 or part thereof	R3,00 plus R0,64 per R100 or part thereof
<b>ATM TRANSACTIONS / CASH WITHDRAWALS</b>		
At a participating retailer's tillpoint <sup>1</sup>	R4,00	R4,00
At a participating retailer's tillpoint combined with a purchase at the store	R4,00	R4,00
At a Nedbank ATM	R4,00 plus R1,50 per R100 or part thereof	R4,00 plus R1,50 per R100 or part thereof
At another bank's ATM	R6,50 plus R3,50 plus R1,75 per R100 or part thereof	R6,50 plus R3,50 plus R1,75 per R100 or part thereof
Interaccount transfers	R4,00	R4,00
SASwitch ATM denied transaction	R5,00	R5,00
SASwitch Cellphone topup	R6,00	R6,00
SASwitch Balance enquiry	R4,00	R4,00
At a Nedbank self-service device	R3,65	R3,65
At another bank's self-service device	R8,00	R8,00
At a branch- debit or cheque card withdrawal	R25,00 plus R1,75 per R100 or part thereof	R25,00 plus R1,75 per R100 or part thereof
Transaction list	R5,00	R5,00
At an international ATM	R35,00 plus R1,28 per R100 units of foreign currency	R35,00 plus R1,28 per R100 units of foreign currency
International balance enquiry	R6,00	R6,00
<b>SELF SERVICE TERMINAL TRANSACTIONS</b>		
Transaction list (within 90 days / older than 90 days)	First free per cycle, thereafter R5,00	First free per cycle, thereafter R5,00
Interaccount transfer	Free	R4,00
Account payment	Free	R8,00
Archive image of deposit slip/cheque	R2,00	R2,00

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF <R20 000 AND DEBIT TRANSACTION OF R500 OR MORE	BALANCE OF <R20 000 AND DEBIT TRANSACTION OF R500 OR MORE
<b>INTERNET BANKING TRANSACTIONS</b>		
Interaccount transfer	Free	R4,00
Account payment	Free	R8,00
Instant payment fee	R35,00	R35,00
Third-party payment notifications on internet banking		
- SMS	R0,85	R0,85
- Email	R0,70	R0,70
- Fax	R3,25	R3,25
<b>TELEPHONE BANKING (TRANSACTIONS FACILITATED BY THE PRIVATE BANKER / NEDBANK PRIVATE WEALTH CONTACT SUITE)</b>		
Balance enquiry	R4,00	R4,00
Inter-account transfer	Free	R4,00
Third-party payment	Free	R8,00
Faxed statement	R20,00	R20,00
<b>CELLPHONE BANKING WAP TRANSACTIONS</b>		
Balance enquiry	Free	Free
Inter-account transfer	Free	R4,00
Third-party payment	Free	R8,00
<b>PAYMENTS ELECTRONIC</b>		
Debit order - external	R14,00	R14,00
Debit order - internal	Free	R6,00
Automatic payment order	Free	R6,00
Stop order	R14,00	R14,00
Send iMali	R9,50	R9,50
<b>CARD TRANSACTIONS</b>		
Card purchases	Free	R4,00
Fuel transaction fees/garage card transactions	R4,00	R4,00
Withdrawal at point of sale	R4,00	R4,00
EasyPay deposit at point of sale	R1,28 per R100 or part thereof	R1,28 per R100 or part thereof
<b>BRANCH TRANSACTIONS</b>		
Bank's own cheque	R50,00	R50,00
Bank guaranteed cheque	R50,00	R50,00
Special clearance	R80,00	R80,00
ENC upliftment fee	R65,00	R65,00
Cheques drawn	Free	R36,00
Cheque encashment	R30,00 plus R1,28 per R100 or part thereof	R30,00 plus R1,28 per R100 or part thereof
	in addition to cheque service fee	in addition to cheque service fee
Archive image of deposit slip/cheque/statement >90 days in branch	R12,00	R12,00
Manual payment fees (Nedinform)		
- Nedbank to Nedbank	R50,00	R50,00
- Nedbank to other bank	R90,00	R90,00
Interaccount transfer	R18,00	R30,00
Transaction list	R12,00	R12,00
Balance enquiry	R4,00	R4,00
Autotransfer processing fee	Free	R8,50
<b>A4 STATEMENT FEES</b>		
Mailed statement (monthly fee)	Free	Free
Copy of A4 statement at a branch/by fax/by email (per PDF file)	Free	Free

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCL 14%)	
	BALANCE OF <R20 000 AND DEBIT TRANSACTION OF R500 OR MORE	BALANCE OF <R20 000 AND DEBIT TRANSACTION OF R500 OR MORE
<b>OTHER CHARGES</b>		
Cheque Book	First free, thereafter R31,00	First free, thereafter R31,00
Deposit Book - standard	R27,00	R27,00
Certificate of balance	R346,50	R346,50
Replacement of Nedbank ATM Card	R80,00	R80,00
Dishonoured payment and unpaid cheques due to insufficient funds (incl debit/stop orders)	R110,00 increasing to R120,00 per item for the fourth and subsequent items within 12 months	R110,00 increasing to R120,00 per item for the fourth and subsequent items within 12 months
Postdated cheques	R75,00	R75,00
Stop Payment	R44,00	R44,00
Honouring fee	R110,00	R110,00
Deposit correction	R11,40	R11,40
Letter of Authority	R50,00	R50,00
Preparation of security documentation	R160,00	R160,00

NOTES

1. These fees apply at all stores where cash at tillpoint is offered, for example the Pick 'n Pay group, including Score and Boxer.
2. All foreign exchange transactions attract a currency conversion fee.
3. Self-service banking includes self-service terminal, sms banking, cellphone banking WAP, Nedbank Private Wealth internet banking.

Effective from 1 January 2015.

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

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE AT 14%)
<b>MONTHLY SERVICE FEES (PRE-NCA CLIENTS)</b>	
Existing (pre-NCA) client with a bond <R500 000	R5,70
Existing (pre-NCA) client with a bond ≥R500 000	R57,00
<b>MONTHLY SERVICES FEES (POST-NCA CLIENTS)</b>	
New clients and existing (post-NCA) clients with internal Nedbank Homeowner's Cover policies	R57,00
New clients and existing (post-NCA) clients with external Homeowner's Cover policies	R57,00
<b>INITIATION FEE</b>	
Ordinary loan	A flat fee of R5 000,00 plus VAT = R5 700,00
HomeVision	A flat fee of R5 000,00 plus VAT = R5 700,00
Building loan	A flat fee of R5 000,00 plus VAT = R5 700,00
Further loan with registration	A flat fee of R5 000,00 plus VAT = R5 700,00
Further loan without registration (readvance)	No fee charged
<b>CASH AND CHEQUE FEES</b>	
Cash deposit fee <sup>1</sup>	R5,00 (base fee) plus R1,28 per R100 or part thereof
Cheque deposit fee <sup>2</sup>	R10,00
<b>ELECTRONIC (INTERNET OR SST) TRANSACTION FEES</b>	
Electronic transaction fees	First eight free, then R4,00 per transaction

NOTES

- 1 Cash deposit fees will be charged every time 'cash' deposits are made into a home loan account.
- 2 First cheque deposit is free, thereafter every cheque deposit will be charged fees.

Effective from 1 January 2015

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.

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE 14%)
<b>FEES</b>	
Initiation fees : NCA Clients	R1 140,00
Initiation fees : Non-NCA Clients	R2 850,00
Monthly service fees	R57,00
Early settlement fee <sup>1</sup>	Interest on the outstanding capital amount (in the event that 90 (ninety) days notice is not given to the Bank)
Restructure fee	R1 140,00

NOTES

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

Effective from 1 January 2015

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.

TRANSACTION FEE/CHARGES	FEE AMOUNT (VAT INCLUSIVE AT 14%)
<b>TRAVEL SERVICES ARRANGED VIA PRIVATE BANKER<sup>1</sup></b>	
Commission on cash (foreign banknotes incl Cash Passport <sup>2</sup> Amex Travel Card <sup>2</sup> )	1%
Amex Travel Card <sup>2</sup> - card fee	Free
Amex Travel Card <sup>2</sup> - cross currency conversion fee	3%
Amex Travel Card <sup>2</sup> - encashment of unused funds on card by client	1,9%
Cash Passport <sup>2,6</sup> - card fee	R148,20 (subject to change)
Cash Passport <sup>2</sup> - cross currency conversion fee <sup>6</sup>	4%
Cash Passport <sup>2</sup> - encashment of unused funds on card by client <sup>6</sup>	2%
<b>BRANCH SERVICES</b>	
<b>TRAVELLERS CHEQUE PURCHASES (CLIENT SELLING TO NEDBANK)<sup>4</sup></b>	
Commission	1,90%
Minimum charge	R70,00
Travellers cheques repurchased from clients who previously bought from Nedbank <sup>3</sup>	Free
<b>FOREIGN BANKNOTES (PURCHASES AND SALES - NEDBANK)<sup>4</sup></b>	
Commission	1,90%
Minimum charge	R70,00
<b>PREPAID TRAVEL CARD (AMEX)<sup>2,4</sup></b>	
Commission	1,90%
Minimum charge	R70,00
Initial card fee	R114,00
Cross currency conversion fee	3%
Encashment of unused funds on card by client	1,9%
<b>GLOBAL SERVICES</b>	
<b>FOREIGN BANK DRAFTS ISSUED<sup>4</sup></b>	
Commission	0,86%
Minimum charge	R130,00
Maximum charge	R735,00
Communication fee	R100,00
Stop-payment/Repurchase instruction	R321,00
<b>INWARD TELEGRAPHIC TRANSFER OF FUNDS<sup>4</sup></b>	
<b>AMOUNTS OVER R2 000<sup>4</sup></b>	
Commission	0,51%
Minimum charge	R130,00
Maximum charge	R655,00
<b>AMOUNTS UNDER R2 000<sup>4</sup></b>	
Communication (excludes foreign bank charges)	R84,00
Pension payments <sup>5</sup>	R45,00
Payment search (minimum)	R186,00
<b>OUTWARD TELEGRAPHIC TRANSFERS OF FUNDS<sup>4</sup></b>	
Commission	0,52%
Minimum charge	R129,00
Maximum charge	R687,00
Communication fee	R100,00
Courier fee	R100,00
Incorrect Instructions (excludes foreign charges)	R200,00



Effective from 1 January 2015

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.

TRANSACTION FEE/CHARGES	FEE AMOUNT (VAT INCLUSIVE AT 14%)
<b>PURCHASE FOREIGN CHEQUES/DRAFTS (B/P's)<sup>4</sup></b>	
Commission	0,68%
Minimum charge	R131,00
Maximum charge	R674,00
Payment search	R186,00
Unpaid advice (exclude foreign charges)	R150,00

NOTES

1. The Amex Travel Card can also be arranged for American Express Platinum Charge Card Holders via the Nedbank Private Wealth Contact Suite (Concierge Services).
2. Terms and conditions apply to these services.
3. Client to provide proof of purchase to branch.
4. Issued at Nedbank branches, and where applicable Nedbank Global.
5. Available to eligible clients on application.
6. Subject to change.
7. The travellers cheque sales service (client buying from Nedbank) is no longer offered by Nedbank Or American Express.

Effective from 1 January 2015

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.

TYPE OF TRANSACTION/FEE	CHARGES (VAT INCLUSIVE AT 14%)	
	WITHIN NATIONAL CREDIT ACT	OUTSIDE NATIONAL CREDIT ACT
<b>MONTHLY SERVICE FEES</b>		
Service Fees (Post - NCA loans)	R57,00 per loan	R85,50 per account
Service Fees (Pre - NCA loans)	R39,90 per loan	R39,90 per account
<b>STRUCTURING FEES</b>		
Initiation Fee	Maximum R1 140,00 without bond registration or R5 700,00 with bond registration. Excludes property valuation fees	Minimum of 0,75% of loan amount, with a minimum of R8 550,00 and no maximum fee
Further loan/Amendment Fee	Charged as initiation fee	Minimum R5 700,00, 0,57% of increase amount, with no maximum fee.
<b>NEDBANK PRIVATE WEALTH TRANSACTION FEES</b>		
Cash deposit fee	R5,00 (base fee) plus R1,28 per R100 or part thereof	R5,00 (base fee) plus R1,28 per R100 or part thereof
Cheque deposit fee <sup>1</sup>	Free	R10,00
Drawdown fees:		
– to nominated account	Free	Free
– to another non-Nedbank account	R108,30	R108,30
– to another Nedbank account	R35,00	R35,00

NOTE

1. First cheque deposit is free, thereafter every cheque will be charged fees.

Effective from 1 January 2015

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.

TRANSACTIONAL BANKING	STANDARD GUARANTEE CHARGES (VAT INCLUSIVE AT 14%)	NON-STANDARD GUARANTEE <sup>1</sup> CHARGES (VAT INCLUSIVE AT 14%)
<b>ESTABLISHMENT FEE</b>		
R0,00 - R99 999,99	R730,00	R1 470,00
R100 000,00 - R499 999,99	R990,00	R1 940,00
R500 000,00 - R999 999,99	R2 790,00	R5 560,00
R1 000 000,00 +	R4 290,00	R8 890,00
<b>RENEWAL<sup>2</sup></b>		
R0,00 - R99 999,99	R730,00	R730,00
R100 000,00 - R499 999,99	R990,00	R990,00
R500 000,00 - R999 999,99	R2 790,00	R2 790,00
R1 000 000,00 +	R4 290,00	R4 290,00
<b>AMENDMENT</b>		
Amendment, including increase of letter of guarantee amount	R650,00	R650,00
<b>NON -TAKEUP FEE</b>		
Non-takeup fees	R650,00	R650,00

NEDBANK PRIVATE WEALTH INCOME PORTFOLIO	CHARGES (VAT INCLUSIVE AT 14%)
<b>INITIATION FEE</b>	
R0 - R39 999,99	R750,00
R 40 000,00 - R99 999,99	R1 000,00
R100 000,00 - R499 999,99	R2 850,00
R500 000,00+	R4 400,00
<b>RENEWAL<sup>3</sup></b>	
R0 - R39 999,99	R750,00
R 40 000,00 - R99 999,99	R1 000,00
R100 000,00 - R499 999,99	R2 850,00
R500 000,00+	R4 400,00
<b>AMENDMENT</b>	
Including increase of letter of guarantee amount	R650,00
<b>NON-TAKEUP FEE</b>	
Non-takeup fee	R650,00

NOTES

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



SOUTH AFRICA | UNITED KINGDOM | UNITED ARAB EMIRATES | JERSEY | GUERNSEY | ISLE OF MAN

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