Banking Pricing Fees



Current Account - Pay as you use (PAYU)

Monthly maintenance fee	M100.00	M106.00	6.0%
Cash deposit branch	M3,000 Free Then 1.30%	1st Deposit Free up to M3000.00, Then 1.30%	0.00%
Cash withdrawal: branch	0.27% MIN MI1.61. / MAX M334.50	0.28% MIN M12.39 / MAX M356.91	6.7%
Nedbank ATM cash withdrawal	1.85% MIN M7.75 / MAX M45.00	1.85% MIN M7.75 / MAX M45.00	0%
Other Banks ATM cash withdrawal	M56.00	M59.75	6.7%
Atm international	M53.+13%	M56.55+1.1%	6.7%
Atm achoc statement	M4.00	M4.27	6.7%
Atm mini statement	M4.00	M4.27	6.7%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.07%	2.208%	6.7%
Pos international	M8.50+1.2%	M8.50+12%	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00,NO MAX	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00,NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M158.00	0%
Pos cashback	M50 - M500 M5.50, THEN 0.15%	M50 - M500 M5.50, THEN 0.15%	0%
Send money	M10.00	M10.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Cash withdrawal Stranch	2.33%	2.33%	0%
Nedbank ATM cash withdrawal	1st 3 FREE Then M45.00	1st 3 Free Then M48.00	6.7%
Other Banks ATM cash withdrawal	M56.00	M59.75	6.7%
Atm international	M53+11%	M56.55+11%	6.7%
Atm adhoc statement	M4.00	M4.27	6.7%
Atm mini statement	M4.00	M4.27	6.7%
Pos normal purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	2.07%	2.208%	6.7%
Posinternational	M8.50+1.2%	M8.50+1.2%	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M158.00	0%
Pos cashback	M50 - M500 M5.50, THEN 0.15%	M50 - M500 M5.50, THEN 0.15%	0%
Sendmoney	M10.00	M10.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%
Debugge David	de DAVII		

XX 65.00 233% 150% MM M775 IAAX M65.00 M65.55 121% M477 M427 M45.00 M5.00 121% M5.00 121% M5.00 121% M5.00 121% M5.00 121% M5.00 121%	0% 0% 6.7% 6.7% 6.7% 6.7% 6.7% 0% 6.7% 0%
M99.75 M99.75 M99.75 M4.27 M4.27 M4.80 2.29% M8.50-12% M8.50-12% M8.50-10% M8.50-10% M9.50-10% M	6.7% 6.7% 6.7% 6.7% 6.7% 0% 6.7%
M56.55+11% M4.27 M4.27 M4.97 M4.90 2.49% M8.50+12% M8.50+12% M8.50+12% M8.50+12%	6.7% 6.7% 6.7% 0% 6.7% 0%
M4.27 M4.27 M4.80 2.49% M8.50-1.2% 3.40% MN M90.00/NO MAX	6.7% 6.7% 6.7% 6.7% 6.7%
M4.27 M4.80 2.49% M8.50+1.2% 3.40% M8N M90.00/NO MAX	6.7% 0% 6.7% 0%
M4.80 2.49% M8.50+1.2% NO MAX 3.40% MN M90.00/NO MAX	0% 6.7% 0%
2.49% M8.50*1.2% NO MAX 3.40% MIN M90.00/NO MAX	6.7% 0%
M8.50+1.2% NO MAX 3.40% MIN M90.00/NO MAX	0%
NO MAX 3.40% MIN M90.00/NO MAX	
	0%
VO MAX 3.40% MIN M90.00/NO MAX	0%
IO MAX 3.20% MIN M90.00/NO MAX	0%
IO MAX 3.20% MIN M90.00/NO MAX	0%
M158.00	0%
HEN 0.15% MSO - MS00 MS.50, THEN 0.15%	0%
M10.00	0%
M10.00	0%
M10.00	0%
	0 MAX 3.20% MIN MP0.00:NO MAX MISB.00 MAX MISB.00 MSO, THEN 0.15% MSO, MSO, THEN 0.15% MIO.00 MSO, THEN 0.15% MIO.00 MSO, THEN 0.15% MIO.00 MSO, MSO, MSO, MSO, MSO, MSO, MSO, MSO,

Pos normal purchase	FREE	FREE	0%
Pos advance twithdrawal in branchi	2.33%	2.49%	6.7%
Pos international	M8.50+1.2%	M8.50+12%	9%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Stop payment	M158.00	M158.00	0%
Pos cashback	M50 - M500 M5.50, THEN 0.15%	M50 - M500 M5.50, THEN 0.15%	0%
Send money	M10.00	M10.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%
SME - PAYU	2022	2023	Increase %
Frameaction	2022	2023	Increase %
Monthly maintenance fee	M180.00	M180.00	0%
Cash deposit: Branch	M20 000 Free, Then 0.5% for SMEs with annual tumover of M240, 000 or below	M20 000 Free, Then 0.5% for SMEs with annual turnover of M240, 000 or below	0%

Atm mini statement	M4.00	M4.27	6.7%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.10%	2.24%	6.7%
Pos international	M8.50 + 1.2%	M9.07 + 1.2%	6.7%
Self foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Self foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Stop Payment	M150.00	M150.00	0%
Statementper page in (branch)	M10.00	M10.00	0%
	M10.00	M10.00	0%
Confirmation of banking details	M20.00	MECOO	0.0
SME Bundled	j		
		2023	Increase %
SME Bundled	j		
SME Bundled	2022 M249.00 3 FIEE UP to maximum total value of M20000.00 Then 0.5%	2021 M249.00 31REL UP to maximum total value of M20000.00 Them 0.5%	Increase %
SME Bundled	2072 M249.00	2073 M249.00	Increase % O%
SME Bundled	2022 M249.00 3 FIEE UP to maximum total value of M20000.00 Then 0.5%	2021 M249.00 31REL UP to maximum total value of M20000.00 Them 0.5%	Increase % O%

Transaction			Increase %
Monthly maintenance fee	M249.00	M249.00	0%
Cash deposit: Branch	3 FREE UP to maximum total value of M20000.00 Then 0.5% for SMEs with annual turnover of M240, 000 or below	3 FREE UP to maximum total value of M20000.00 Then 0.5% for SMEs with annual turnover of M240, 000 or below	0%
Cash withdrawat Branch	0.80% NO MIN / MAX M800	0.80% NO MIN / MAX MISOO	0%
Neclarik ATM cosh withdrawal	First 3 free then M45	First 3 free then M45	0%
Other Banks ATM cash withdrawal	M56.00	M56.00	0%
Atminternational	M53 + 1.1%	M53+11%	0%
Atm adhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.00	M4.00	0%
Pos normal purchase	FIRST 3 FREE THEN M4.80	FIRST 3 FREETHEN MA.BO	0%
Pos advance (withdrawal in branch)	2.10%	2.10%	0%
Pos international	M8.50 + 1.2%	M8.50 = 1.2%	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%

top Payment	M150.00	M150.00	0%
tatement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%
Studont Curr	ent Account		
Student Curr	ent Account		
Fransaction	2022	2023	Increase %
donthly maintenance fee	M 21.00	M 21.00	0%
Cash deposit: Branch	FREE	Free	0%
ash withdrawak Branch	0.27% MIN M11.61/ MAX M334.50	0.28% MIN M12.39/ MAX M356.91	3.7%
iedbank ATM cash withdrawal	FREE	FREE	0%
Other Banks ATM cash withdrawal	M21.00	M21.00	9%
itm international	M53+11%	M53+13%	0%
itm adhoc statement	M4.00	M4.00	0%
itm mini statement	M4.00	M4.00	0%
os normal surchase	FREE	FREE	0%
on advance (withdrawal in branch)	0.48% MIN 22.60/ NO MAX	0.48% MIN 22.60/ NO MAX	0%
	100 00 100	U-10 1 MILE 2 CO. 110 MILE.	

Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Pos cashback	MSO - MSOO MS.SO, THEN 0.15%	MSO - MS00 MS.50, THEN 0.15%	0%
Send Money	M10.00	M10.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%
Transactor P	lus Account		
Transaction	2022	2023	Increase %
Monthly maintenance fee	M 11.50	M12.20	6.1%
Cash deposit: Branch	M3.000 Free Then 1.30%	M3, 000 Free Then 1.30%	0%
Cash withdrawal: Branch	0.26% MIN M22.00/ MAX M536	0.26% MIN M22.00/ MAX M536	0%
Necloanic ATM cash withdrawal	1.16% MIN M11.30/ MAX M23.01	116% MIN M1130/ MAX M23.01	0%
Other Banks ATM cash withdrawal	M36.00	M36.00	0%
Atm international	M53 +1.1%	M53 +1.1%	0%
Atmadhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.00	M4.00	0%
Pos normal purchase	M4.80	M4.80	0%

Cash deposit: Branch	M3, 000 Free Then 1.30%	M3, 000 Free Then 1.30%	0%
Cash withdrawal: Branch	0.26% MIN M22.00/ MAX M536	0.26% MIN M22.00/ MAX M536	0%
Necloanic ATM cash withdrawal	1.16% MIN M11.30/ MAX M23.01	116% MIN M1130/ MAX M23.01	0%
Other Banks ATM cash withdrawal	M36.00	M36.00	0%
Atm international	M53 +1.1%	M53+1.1%	0%
Atmadhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.00	M4.00	0%
Pos normal purchase	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	0.48% Min M22.60/ NO MAX	0.48% MIN M22.60/ NO MAX	0%
Pos international	M8.50+12%	M8.50+1.2%	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Sell foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Parchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Pos Cashtxack	MSO - MSOO MS.50, THEN 0.15%	M50 - M500 M5.50, THEN 0.15%	0%
Send Money	M10.00	M10.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of barriors details	M10.00	M10.00	0%

Cash deposit: branch	M3,000 FREE THEN 1.30%	1 Free up to M3, 000, Then 1.30%	0%
Cash withdrawal: branch	0.58% MIN M29.30 / MAX M2323.80	0.58% MIN M29.30 / MAX M2323.80	0%
redbank ATM cash withdrawal	1.65% MIN M7.75 / MAX M45.00	1.85% MIN M7.75 / MAX M45.00	6%
Other Banks ATM cash withdrawal	M56.00	M59.75	6.7%
Atm international	M53 + 1.1%	MS6.55 + 1.1%	6.7%
Atm adhoc statement	M4.00	M4.27	6.7%
Atm mini statement	M4.00	M4.27	6.7%
Pos normal purchase	N/A	N/A	0%
Pos advance (withdrawal in branch)	0.48% MIN M22.60/ No Max	0.51% MIN M24.31/ No Max	6.7%
Pos international	M8.50 + 1.2%	M8.50 + 1.2%	0%
Self foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00,NO MAX	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00,NO MAX	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00,NO MAX	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00,NO MAX	0%
Jop Payment	M158.00	M158.00	0%
Yos cashback	M50 - M500 M5,50	M50 - M500 M5,50	0%
iend Money	M10.00	M10.00	0%
tatement per page (in branch)	M10.00	M10.00	0%
	M10.00	M10.00	0%

Transaction	2022	2023	Increase %
Monthly maintenance fee	FREE	FREE	0%
Cash deposit: Branch	First M3000.00 FREE, Then 1.3%	First M3000.00 FREE, Then 1.3%	0%
Cash withdrawal: Branch	1.20%	1,20%	0%
Nedbank ATM cash withdrawal	First Free, then 1.2%	First Free, then 1.2%	0%
Other Barrics ATM cash withdrawal	120%	120%	0%
Atm international	M4.00	M4.00	0%
Atm adhoc statement	M0.00	M0.00	0%
Atm mini statement	FREE	FREE	0%
Pos normal purchase	First one free, Then M4.50	First one free, then M4.50	0%
Pos advance (withdrawal in branch)	1.20%	120%	0%
Pos international	N/A	N/A	0%
Sell foreign currency	N/A	N/A	0%
Sell foreign currency	N/A	N/A	0%
Purchase foreign currency	N/A	N/A	0%
Purchase foreign currency	N/A	N/A	0%
Stop Payment	N/A	N/A	0%
Pos cashback	First 3 Free then, MSO - MSOO MS.50 THEN 0.15%	First 3 Free then, MSO - MSOO MS.50 THEN 0.15%	0%
Send Money	M10.00	M10.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Monthly maintenance fee	30.00USD	32.00USD	6.7%
Cash dennait: Branch	M3.000 Free Then 1.30%	M3, 000 Free Then 1,30%	0%
Cash withdrawal Branch	0.26% MIN M22.00/ MAX M536	0.26% MIN M22.00/ MAX M536	0%
Sedbank ATM cash withdrawal	N/A	N/A	0%
Other Barries ATM coats withstrawal	N/A	N/A	0%
Atmintumational	N/A	N/A	0%
Atm adhoc statement	N/A	N/A	0%
Atm mini statement	N/A	N/A	0%
Pos normal purchase	N/A	N/A	0%
Pos advance (withdrawal in branch)	N/A	N/A	0%
Pos international	N/A	N/A	0%
Sell foreign currency	3.40% MIN MIO DO/NO MAX	3.40% MIN M90.00/NO MAX	0%
iell fereign currency	3.40% MIN MIRO DO NO MAX	3.40% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M90.00/NO MAX	3.20% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.20% MIN M50.00NO MAX	3.20% MIN M90.00/NO MAX	0%
Processe roreign currency	N/A	N/A	0%
Send Money	N/A	N/A	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%
Youth Savings	s Account		
Transaction	2022	2023	Increase %
Monthly maintenance fee	FREE	FREE	0%
Debit card issue (first card - Free)	1st Free Then M95.00	1st Free Then M95.00	0%
Mobile banking morethly superiotion for	FREE	FREE	0%

ensaction	2022	2023	Increase %
Deposit Rates	(Individuals)		
nthly Admin Fee	M50	M50	0%
lation Fees for Property Finance	1% Max M5000.00	1% Mex M5000.00	0%
iation Fees foe Vehicle Assets Finance	1% Max M4000.00	1% Max M4000.00	0%
lation Fees for personal loans	1% Max M300	1% Max M300	0%
nsaction	2022	2023	Increase %
Credit (Individ	uals)		
onfirmation of bunking details	M10.00	M10.00	0%
atoment per page (in branch)	M10.00	M10.00	0%
os Coshout (Available at Pick n Pay stores)	0.27% / Min M18.55 / Max M362.40	0.27% / Min M18.55 / Max M362.40	0%
sub withdrawal fee	M1500.00 Free, Then 1.30%	M1500.00 Free, Then 1.30%	0%
ther ATM cash withdrawal	M56.00	M56.00	0%
dbank ATM cash withdrawal	1st Two Free, Then M20.00	1st Two Free, Then M20.00	0%

D	Undalana In		
Penalty Fees (Ind	ividuais)		
Transaction	2022	2023	Increase %
Shonoured debit order transactions	M40.00	M40.00	0%
erly redemption on investment account less on 500	M50.00 MAX	MS0.00 MAX	0%
orly redemption on investment amount of ween M500 and M999.00	M100.00 MAX	M500.00 MAX	0%
rly redemption on investment amount tween M1000.00 and M9.959.99	M250.00 MAX	M250.00 MAX	0%
arly redemption on investment amount	M750.00 MAX	M750.00 MAX	0%

Mobileoney				
Transaction	2022	2023	Increase %	
ATM cash withdrawal	First one Free, MIN M5.00 / MAX M17.00	First one Free, MIN M5.00 / MAX M17.00	0%	
Send money - Mobile (to a cell number with				
MobiMoney wallet)	MIN M2.50 / MAX M9.00	MIN M2.50 / MAX M9.00	0%	
Electricity (Vodacom and Econet)	M6.00	M6.00	0%	
Cellular (Vodacom and Econet)	FREE	FREE	0%	
Send money to self via Nedbank Leaotho	FREE	FREE	0%	

Deposit		First M3,000.00 Free, Then 1.3%	First M3,000.00 Free, Then 1.3%	0%
Digit	al Channole	- Private Banki	ng PAVII	
Digit	ai Chailleis	- Filvate Baliki	ilg PATO	
Channel	Transaction Type	2022	2023	Increase
	Monthly Subscription	FREE	FREE	0%
	Electricity	M6.00	M6.40	6.7%

Channel	Transaction Type	2022	2023	Increase
	Monthly Subscription	FREE	FREE	0%
	Electricity	M6.00	M6.40	6.7%
	Mobi - Send Money	M10.00	M10.00	0%
Ordine Banking.	Cellular (Vodacom and Econet)	FREE	FREE	0%
ledbank Money Africa) App	Payment to Account at this bank	M5.00	M5.34	6.7%
	Payments to other Bank Accounts (
	RTGS / Immediate payment	M45.00	M20.00	-56%
	Local Banks payments (ordine Banking, App, MB)	M11.00	M11.73	6.6%
	EFT payments to CMA (+5 Mil)	M13.00	M13.87	6.7
	Tax Payments	FREE	FREE	0%
	Own Account Tranfers	FREE	FREE	0%
No Carlout	Cash Withdrawal at till	M50 - M500 M5.50, THEN 0.15%	M50 - M500 M5.50, THEN 0.16%	0%

annel	Transaction Type	2022	2023	Increase
	Monthly Subscription	FREE	FREE	0%
	Dectricity	M6.00	M6.40	6.7%
	Mobi - Send Money	M10.00	M10.00	0%
dine, Banking, dbank Money	Cellular (Vodacom and Econet)	FREE	FREE	0%
frica) App	Payment to Account at this bank	FREE	FREE	0%
	Payments to other Bank Accounts (RTGS / Immediate payment	M45	M20.00	56%
	Local Banks payments (online Banking, App, MB)	2 FREE then M11.00	2 FREE then M11.73	6.6%
	EFT payments to CMA (+5 MII)	M13.00	M13.87	6.7
	Tax Payments	FREE	FREE	0%
	Own Account Tranfers	FREE	FREE	0%
Cashout	Cash Withdrawal at till	M50 - M500 M5.50, THEN 0.15%	M50 - M500 M5.50, THEN 0.16%	0%
is card to M-PESA	Move funds from Card to Wallet	M25 - M100 M5.00, THEN 1.5%	M25 - M100 M5.00, THEN 0.75%	-50%

	Own Account Tranfers	FREE	FREE	0%
Per Carleut	Cash Withdrawal at till	M50 - M500 M5.50, THEN 0.15%	M50 - M500 M5.50, THEN 0.16%	0%
Bank card to M-PESA	Move funds from Card to Wallet	M25 - M100 M5.00, THEN 1.5%	M25 - M100 M5.00, THEN 0.75%	-50%
Dista	I Chammala C	authora / DBAA / W	andla agrillada / Tual	annahau Dive
Digita	ii Channeis - S	avings/RIVIA/1	outh savings / Trai	nsactor Plus
Digita	i Channels - S	avings/ RIVIA / 1	outn savings / Trai	isactor Plus
Channel	Transaction Type	avings/ RIVIA / 10	outh Savings / Trai	Increase
	Transaction Type	2022	2023 FREE MG-40	Increase 0% 6.7%
Channel	Transaction Type Monthly Subscription Electricity Mobi - Send Money	2022 FREE	PZ0228 FREE M6.40 M6.00	Increase 0% 6.7% 0%
	Transaction Type Monthly Subscription Electricity	2022 FREE M6.00	2023 FREE MG-40	Increase 0% 6.7%