



Current Account - Pay as you use (PAYU)

Transaction	2022	2023	Increase %
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 M11.61 / 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 + 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	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.07%	2.208%	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%
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	3.20% 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%

Current Account - Bundled (Savvy Plus)

Transaction	2022	2023	Increase %
Monthly maintenance fee	M140.00	M149.00	6.4%
Cash deposit: Branch	M3,000 Free, Then 1.30%	1st Deposit Free up to M3000.00, Then 1.30%	0%
Cash withdrawal: Branch	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%
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%
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	3.20% 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%

Private Banking - PAYU

Transaction	2022	2023	Increase %
Monthly maintenance fee	M200.00	M213.00	6.5%
Cash deposit: Branch	M3,000 Free Then 1.30%	1st Deposit Free up to M3000.00, Then 1.30%	0%
Cash withdrawal: Branch	2.33%	2.33%	0%
Nedbank ATM cash withdrawal	1st 3 FREE Then MAX M45.00	1st 3 Free then MAX M45.00	0%
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	M4.80	M4.80	0%
Pos advance (withdrawal in branch)	2.33%	2.49%	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%
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	3.20% 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%

Private Banking - Bundled

Transaction	2022	2023	Increase %
Monthly maintenance fee	M245.00	M260.00	6.1%
Cash deposit: Branch	M3,000 Free, Then 1.30%	1st Deposit Free up to M3000.00, Then 1.30%	0%
Cash withdrawal: Branch	2.33%	2.33%	0%
Nedbank ATM cash withdrawal	1st 5 FREE Then MAX M45.00	1st 5 Free then MAX M45.00	0%
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)	2.33%	2.49%	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%
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	3.20% 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

Transaction	2022	2023	Increase %
Monthly maintenance fee	M180.00	M180.00	0%
Cash deposit: Branch	M20,000 Free, Then 0.5% for SMEs with annual turnover of M240,000 or below	M20,000 Free, Then 0.5% for SMEs with annual turnover of M240,000 or below	0%
Cash withdrawal: Branch	0.80% NO MIN (MAX M800)	0.80% NO MIN (MAX M800)	0%
Nedbank ATM cash withdrawal	1.85% MIN 7.75 / MAX M45.00	1.97% MIN M8.27 / MAX M48.02	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	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	3.20% 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	M150.00	M150.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

SME Bundled

Transaction	2022	2023	Increase %
Monthly maintenance fee	M240.00	M245.00	2%
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 withdrawal: Branch	0.80% NO MIN / MAX M800	0.80% NO MIN / MAX M800	0%
Nedbank ATM cash withdrawal	1.85% MIN 7.75 / MAX M45.00	1.97% MIN M8.27 / MAX M48.02	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	M4.00	0%
Pos normal/purchase	FIRST 3 FREE THEN M4.80	FIRST 3 FREE THEN M4.80	0%
Pos advance (withdrawal in branch)	2.10%	2.10%	0%
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%
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	3.20% 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	M150.00	M150.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Student Current Account

Transaction	2022	2023	Increase %
Monthly maintenance fee	M21.00	M21.00	0%
Cash deposit: Branch	FREE	Free	0%
Cash withdrawal: Branch	0.27% MIN M11.61 / MAX M334.50	0.28% MIN M12.39 / MAX M356.91	3.7%
Nedbank ATM cash withdrawal	M21.00	M21.00	0%
Other Banks ATM cash withdrawal	M53 + 11%	M53 + 11%	0%
Atm international	M53 + 11%	M53 + 11%	0%
Atm adhoc statement	M4.00	M4.00	0%
Atm mini statement	M4.00	M4.00	0%
Pos normal/purchase	FREE	FREE	0%
Pos advance (withdrawal in branch)	0.48% MIN 22.60 / NO MAX	0.48% MIN 22.60 / NO MAX	0%
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%
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	3.20% 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	M150.00	M150.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Transactor Plus Account

Transaction	2022	2023	Increase %
Monthly maintenance fee	M11.50	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%
Nedbank ATM cash withdrawal	1.85% MIN M11.30 / MAX M23.01	1.85% MIN M11.30 / MAX M23.01	0%
Other Banks ATM cash withdrawal	M56.00	M59.75	6.7%
Atm international	M53 + 11%	M53 + 11%	0%
Atm adhoc 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 + 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%
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	3.20% 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	M150.00	M150.00	0%
Statement per page (in branch)	M10.00	M10.00	0%
Confirmation of banking details	M10.00	M10.00	0%

Savings Account - RMA workers

Transaction	2022	2023	Increase %
Monthly maintenance fee	M2.25	M2.40	6.7%
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%
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 + 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	N/A	N/A	0%
Pos advance (withdrawal in branch)	0.48% MIN M22.60 / No Max	0.52% MIN M24.11 / 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%
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	3.20% MIN M90.00/NO MAX	0%
Purchase foreign currency	3.40% MIN M90.00/NO MAX	3.40% MIN M90.00/NO MAX	0%
Stop Payment	M158.00	M158.00	0%
Pos cashback	M50 - M500 M5.50	M50 - M500 M5.50	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%

Bothebelele Account

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 Banks ATM cash withdrawal	1.20%	1.20%	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	FREE	FREE	0%
Pos advance (withdrawal in branch)	1.20%	1.20%	0%
Self foreign currency	N/A	N/A	0%
Self 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, M50 - M500 M5.50 THEN 0.15%	First 3 Free then, 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%

Individual Foreign Currency Account

Transaction	2022	2023	Increase %
Monthly maintenance fee	30.00USD	32.00USD	6.7%
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%
Nedbank ATM cash withdrawal	N/A	N/A	0%
Other Banks ATM cash withdrawal	N/A	N/A	0%
Atm international	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%</