Personal Banking
Pricing Fees update

Effective 2 January 2026

Account Maintenance & Management

Maintenance Fees	2025	2026	% Change details
Current Account - Pay-As-You-Use	M117.00	M120.00	2.56%
Current Account - Bundle (Savvy Plus)	M165.00	M170.00	3.03%
Private Banking - Pay-As-You-Use	M235.00	M235.00	0.00%
Private Banking - Bundle	M285.00	M285.00	0.00%
Student Current Account	M23.00	M24.00	4.35%
Bothebelele Savings Account	FREE	FREE	0.00%
Transactor Plus Savings Account	M13.00	M13.50	3.85%
Youth Savings Account	FREE	FREE	0.00%
Savings Account - Miners	M2.65	M2.70	1.89%
Savings Account - Pay-As-You-Use	M9.00	M9.40	4.44%
Savings Account - Bundle	M13.00	M13.50	3.85%

Card & Branch Transactions	2025	2026	% Change details
Card Issueance			
Account Closure Fee	M185.00	M194.00	4.86%
Card Replacement/Issuance	M112.00	M117.00	4.46%
Cash Deposits			
Cash Deposit: In-Branch	1.37%	1.43%	4.38%
Cash Deposit: Nedbank ATM	0.82%	0.86%	4.88%
Cash Deposit: Local Bank ATM	-------	1.60%	New Pricing
Cash Withdrawals			
Cash Withdrawal: In-Branch	0.31% Min. M14.00/ Max. M391.00	M50.00 + 1.00%	New Pricing Structure
Cash Withdrawal: Nedbank ATM	2.05% Min. M8.65/ Max. M50.00	2.05% Min. M8.65/ Max. M50.00	0.00%
Cash Withdrawal: Other Local Bank ATM	M66.00	M9.00 + 2.05% Max. M100.00	New Pricing Structure
Cash Withdrawal: International Bank ATM	M63.00 + 1.22% + OIF	M63.00 + 1.22% + OIF	0.00%
International Card on Nedbank ATM	-------	M50.00 + OIF	New Pricing
International Card Transaction Fee (OIF)	2.00%	2.00%	0.00%
POS & Online Purchase			
In-Branch POS Cash Advance	2.45%	M50.00 + 1.00%	New Pricing structure
POS Purchase: Local	M4.80	M4.80	0.00%
Pos Cash Back: Local	0.16% Min. M6.05/ No Max.	M6.22 + 0.17%	4.53%
POS Purchase: International	M9.55 + 1.32% + OIF	M10.00 + 1.38% + OIF	4.63%
Pos Cash Back: International	--------	M10.00 + 1.38% + OIF	New Pricing
International Card Transaction Fee (OIF)	2.00%	2.00%	0.00%

Balance Enquiries & Statements	2025	2026	% Change details
Balance Enquiries			
Nedbank ATM On Screen	FREE	FREE	0.00%
Nedbank ATM Printed Slip	M4.50	M4.50	0.00%
Nedbank Branch	--------	M10.00	New Pricing
Other Local ATM	--------	M10.00	New Pricing
Statements			
Account Confirmation Letter	M10.00	M10.00	0.00%
Proof of Payment (Per Transaction)	M10.00	M10.00	0.00%
ATM Mini-Statement	M4.50	M4.50	0.00%
Branch Statement per Page	M10.00	M10.00	0.00%
Digital Statement (Email & Online)	FREE	FREE	0.00%

Digital Channels	2025	2026	% Change details
Subscription Fees			
Internet Banking	FREE	FREE	0.00%
Mobile Banking	FREE	FREE	0.00%
USSD	FREE	FREE	0.00%
Prepaid Top-Ups			
Airtime (Free for Bundle Accounts)	M2.50	M2.50	0.00%
Electricty	M7.00	M7.35	5.00%
Payments to Mobile			
Registered Mobile/MobiMoney	M10.00	M10.50	5.00%
Unregistered Mobile/SendMoney			
M20 - M100	M7.50	M7.85	
M101 - M500	M9.50	M10.00	4.38%
M501 - M1,000	M11.50	M12.00	
M1,001 - M5,000	M15.50	M16.00	

Other Payments & Transfers	2025	2026	% Change details
Own Account Transfer	FREE	FREE	0.00%
Payments to Nedbank Account	M5.90	M6.20	5.00%
Payments to Local Banks			
M0 - M1,000	M7.40	M7.70	4.85%
M1,001 - M10,000	M10.55	M11.00	
M10,001 AND ABOVE	M13.65	M14.50	
Payments to Local Banks (RTGS/Immediate Payment)	M20.00	M20.00	0.00%
Bank Card to Wallet Transfer			
M0 - M100	M5.30	M5.50	
M101 - M300	M8.40	M8.80	
M301 - M500	M11.60	M12.20	4.76%
M501 - M1,000	M15.80	M16.60	
M1001 - M2,500	M17.90	M18.80	
M2,501 - M5,000	--------	M21.00	New Pricing
M5,001 - Above	--------	0.42%	New Pricing
Passwords & SMS Charges			
Password Reset (App, IB, USSD)	M6.20	M6.50	4.84%
SMS Alerts Charges	FREE	FREE	0.00%
Debit Order/Standing Instruction/Stop Order			
Debit/Stop Order	M22.00	M23.10	5.00%
Standing Instructions	M27.80	M29.10	4.68%
Dishonoured Debit Oder	M40.00	M40.00	0.00%

Lending	2025	2026	% Change details
Amortisation Charge	M230.00	M240.00	4.35%
Loan Unpaid Fee	M245.00	M257.00	4.90%
Overdraft			
Interest Rate	Individual Risk Based	Individual Risk Based	0.00%
Overdraft Review Fees			
Private Banking	3.85% Min. M753.00/ No Max.	3.85% Min. M828.00/ No Max.	4.98%
Individuals	3.85% Min. M746.00/ No Max.	3.85% Min. M820.00/ No Max.	4.96%
Renewal Fee	3.85% Min. M746.00/ No Max.	3.85% Min. M820.00/ No Max.	4.96%
Overdraft Account Letter Charge	M170.00	M178.00	4.71%
Overdraft Excess Charge	M403.00	M423.00	4.96%
Personal Loan			
Monthly Administration Fee	M50.00	M50.00	0.00%
Interest Rate	Individual Risk Based	Individual Risk Based	0.00%
Initiation Fees / Redraw / Top up / Restructure Fee	1.00% No Min. / Max. M300.00	1.00% No Min. / Max. M300.00	0.00%
Early Settlement	One Month Interest	One Month Interest	0.00%
Instalment Sale - ABF (Asset Based Finance / Car Loans)			
Monthly Administration Fee	M50.00	M50.00	0.00%
Interest Rate	Individual Risk Based	Individual Risk Based	0.00%
Initiation Fees / Redraw / Top up / Restructure Fee	1.00% No Min. / Max. M4000.00	1.00% No Min. / Max. M4000.00	0.00%
Early Settlement	One Month Interest	One Month Interest	0.00%
Property Loan (Mortgage)			
Monthly Administration Fee	M50.00	M50.00	0.00%
Interest Rate	Individual Risk Based	Individual Risk Based	0.00%
Initiation Fees / Redraw / Top up / Restructure Fee	1.00% No Min. / Max. M5000.00	1.00% No Min. / Max. M5000.00	0.00%
Early Settlement	One Month Interest	One Month Interest	0.00%

Investment Fees	2025	2026	% Change details
Minimum Deposit Rates			
Fixed Deposit interest rate	75% of CBL Rate	75% of CBL Rate	0.00%
Call Deposit interest rate	50% of CBL Rate	50% of CBL Rate	0.00%
Transactional Accounts interest rate	30% of CBL Rate	30% of CBL Rate	0.00%
Savings Accounts interest rate	30% of CBL Rate	30% of CBL Rate	0.00%
Early Redemption Penalties			
Less than M500	M50.00	M50.00	0.00%
Between M500 and M999.99	M100.00	M100.00	0.00%
Between M1,000 and M9,999.99	M250.00	M250.00	0.00%
Between M10,000 and M100,000	M750.00	M750.00	0.00%
Greater than M100,000	M1000.00	M1000.00	0.00%

Other Fees	2025	2026	% Change details
Amendment To Payment Instruction	M275.00	M275.00	0.00%
Auditors Certificate Charge	Min. M220.00/ Max. M775.00	Min. M231.00/ Max. M813.00	4.95%
Call Up Letter Charges	M355.00	M372.00	4.79%
Cancellation Charge	M732.00	M768.00	4.92%
Cession Large Book Debt Charge	M352.00	M369.00	4.83%
Coin Deposit Commission	M63.00	M66.00	4.76%
Copy Charges	M117.00	M122.00	4.27%
Copy Contract Charge	M117.00	M122.00	4.27%
Deposit Book Dup Charges	M98.00	M92.00	4.55%
Recall Of Funds	M324.00	M340.00	4.94%
Release Of Security	Min. M2427.00/ Max. M2589.00	Min. M2548.00/ Max. M2718.00	4.98%
RTD Instruction Letter/ Insufficient Fee	M187.00	M196.00	4.81%
SC Safecustody Fees - Access	M187.00	M196.00	4.81%
SC Safecustody Fees - Forward	Min. M296.00/ Max. M2017.00	Min. M310.00/ Max. M2117.00	4.84%
Safecustody - Lodgement/Withdrawal	Min. M296.00/ Max. M1346.00	Min. M310.00/ Max. M1413.00	4.85%
Safe Deposit Size A	Min. M296.00/ Max. M811.00	Min. M310.00/ Max. M851.00	4.83%
SMME Adhoc Management Fee	M539.00	M565.00	4.82%
Search Fee ≤ 3 Month	M245.00	M257.00	4.90%
Search Fee > 3 Month	M450.00	M472.00	4.89%

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Personal Banking
Pricing Fees update

Effective 2 January 2026

MobiMoney	2025	2026	% Change details
Monthly maintenance fees	0.00	0.00	0.00%
Cash Deposits			
Branch	0.00	0.00	0.00%
Cash Withdrawals - ATM (FIRST FREE PER MONTH)			
M20 - M300	5.30	5.50	4.75%
M301 - M500	8.40	8.80	
M501 - M1,000	10.50	11.00	
M1,001 - M2,500	16.30	17.00	
M2,501 - M5,000	17.90	19.00	
Mobimoney To Mobimoney			
M20 - M500	2.75	2.89	4.93%
M501 - M1,000	6.15	6.45	
M1,001 - M2,000	8.45	8.85	
M2,001 - M10,000	10.00	10.50	
Send Money To Mobile (Unregistered)			
M20 - M100	7.50	7.85	4.38%
M101 - M500	9.50	10.00	
M501 - M1,000	11.50	12.00	
M1,001 - M5,000	15.50	16.00	
Send Money To Mobile (Registered)			
Payment to Mobile (Mobi-Money)	10.00	10.50	5.00%
Prepaid Top-Ups			
Airtime	0.00	0.00	0.00%
Electricty	6.35	6.65	4.72%

Bundle offers Fees update

Bothebelele Account	2025	2026	% Change details
Maintenance Fees			
Maintenance Fee	FREE	FREE	0.00%
Minimum Operating Balance	M0.00	M0.00	0.00%
Dormancy Fees	FREE	FREE	0.00%
USSD Monthly Fees	FREE	FREE	0.00%
Card Issuance			
Account Opening Fee	FREE	FREE	0.00%
Card Issuance	First 1 Free	First 1 Free	0.00%
Cash Deposits			
Cash Deposit: Nedbank ATM	FREE	FREE	0.00%
Cash Withdrawals			
Cash Withdrawal: Nedbank ATM	First 1 Free	First 1 Free	0.00%
Cash Withdrawal: Send Money	First 1 Free	First 1 Free	0.00%
Cash Withdrawal: Mobi Money	First 1 Free	First 1 Free	0.00%
POS & Online Purchase			
POS Purchase: Local	First 1 Free	First 1 Free	0.00%
POS Purchase with Cash Back	First 3 Free	First 3 Free	0.00%
Balance Enquiries			
Nedbank ATM Printed Slip	FREE	FREE	0.00%
Nedbank Branch	FREE	FREE	0.00%
App, IB, USSD	FREE	FREE	0.00%
Bank Statement (IB)	FREE	FREE	0.00%
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	Charged at standard fees

Current Account - Bundle (Savvy Plus) — M170.00

	2025	2026	% Change details
Cash Deposits			
Cash Deposit: Nedbank ATM	First 1 Free up to M3,000.00 per Month	First 1 Free up to M3,000.00 per Month	0.00%
Cash Withdrawals			
Cash Withdrawal: Nedbank ATM	1 FREE	1 FREE	0.00%
POS & Online Purchase			
POS Purchase: Local	UNLIMITED	UNLIMITED	0.00%
POS Purchase with Cash Back		First 3 Free	New Pricing
Prepaid Top-Ups			
Airtime	UNLIMITED	UNLIMITED	0.00%
Other Payments & Transfers			
Payments to Nedbank Account	UNLIMITED	UNLIMITED	0.00%
Own Account Transfer	UNLIMITED	UNLIMITED	0.00%
Debit Order	UNLIMITED	UNLIMITED	0.00%
Standing Instruction	UNLIMITED	UNLIMITED	0.00%
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	0.00%

Private Banking - Bundle Account — M285.00

	2025	2026	% Change details
Cash Deposits			
Cash Deposit: Nedbank ATM	First 1 Free up to M3,000.00 per Month	First 1 Free up to M3,000.00 per Month	0.00%
Cash Withdrawals			
Cash Withdrawal: Nedbank ATM	3 FREE	3 FREE	0.00%
POS & Online Purchase			
POS Purchase: Local	UNLIMITED	UNLIMITED	0.00%
POS Purchase with Cash Back	--------	First 5 Free	New pricing
Prepaid Top-Ups			
Airtime	UNLIMITED	UNLIMITED	0.00%
Other Payments & Transfers			
Payments to Nedbank Account	UNLIMITED	UNLIMITED	0.00%
Payments to Wallet (Mobi-Money)	UNLIMITED	UNLIMITED	0.00%
Own Account Transfer	UNLIMITED	UNLIMITED	0.00%
Debit Order	UNLIMITED	UNLIMITED	0.00%
Standing Instruction	UNLIMITED	UNLIMITED	0.00%
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	0.00%

SME - Bundle Account — M249.00

	2025	2026	% Change details
Cash Deposits			
Cash Deposit (Annual turnover up to M240,000.00)	First 3 Free up to M20,000.00 per Month then 0.5%	First 3 Free up to M20,000.00 per Month then 0.5%	0.00%
Cash Withdrawals			
Cash Withdrawal: Nedbank ATM	First 1 Free	First 1 Free	0.00%
POS & Online Purchase			
POS Purchase: Local	First 5 Free	First 5 Free	0.00%
Prepaid Top-Ups			
Airtime	UNLIMITED	UNLIMITED	0.00%
Other Payments & Transfers			
Payments to Nedbank Account	UNLIMITED	UNLIMITED	0.00%
Own Account Transfer	UNLIMITED	UNLIMITED	0.00%
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	0.00%

Student Current Account — M24.00

	2025	2026	% Change details
Cash Deposits			
Cash Deposit: Nedbank Branch	UNLIMITED	UNLIMITED	0.00%
Cash Deposit: Nedbank ATM	UNLIMITED	UNLIMITED	0.00%
Cash Withdrawals			
Cash Withdrawal: Nedbank ATM	UNLIMITED	UNLIMITED	0.00%
POS & Online Purchase			
POS Purchase: Local	UNLIMITED	UNLIMITED	0.00%
Prepaid Top-Ups			
Airtime	UNLIMITED	UNLIMITED	0.00%
Other Payments & Transfers			
Own Account Transfer	UNLIMITED	UNLIMITED	0.00%
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	0.00%

Transactor Plus Savings Account — M9.40

	2025	2026	% Change details
Cash Deposits			
Cash Deposit: Nedbank ATM	First 1 Free up to M3,000.00 per Month	First 1 Free up to M3,000.00 per Month	0.00%
Funeral Cover			
Cover Amount (For active account)	M8,000.00	M8,000.00	0.00%
Other Payments & Transfers			
Own Account Transfer	UNLIMITED	UNLIMITED	0.00%
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	0.00%

Youth Savings Account

	2025	2026	% Change details
Cash Deposits			
Cash Deposit: Nedbank ATM	First 1 Free up to M3,000.00 per Month	First 1 Free up to M3,000.00 per Month	0.00%
Cash Withdrawals			
Cash Withdrawal: Nedbank ATM	First 2 Free	First 2 Free	0.00%
Other Payments & Transfers			
Own Account Transfer	UNLIMITED	UNLIMITED	0.00%
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	0.00%

School Current Account — M217.00

	2025	2026	% Change details
Cash Deposits			
Cash Deposit: Nedbank Branch	M27.80	M29.00	4.32%
Cash Deposit: Nedbank ATM	--------	M20.00	New Pricing
Other Transactions			
All other fees	Charged at standard fees	Charged at standard fees	0.00%

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Corporate and Business
Banking Fees update

Effective 2 January 2026

Account Maintenance & Management

Maintenance Fees	2025	2026	% Change details
Corporate Foreign Currency Account	US$35.00	US$35.00	0.00%
Corporate Current Account	M207.00	M217.00	4.83%
School Current Account	M207.00	M217.00	4.83%
SME Current Account - Pay-As-You-Use	M180.00	M180.00	0.00%
SME Current Account - Bundle	M249.00	M249.00	0.00%
Club/Stokvel Savings Account	FREE	FREE	0.00%
Long-Term Savings Account	FREE	FREE	0.00%

Card & Branch Transactions	2025	2026	% Change details
Card Issuance			
Account Closure	M185.00	M185.00	0.00%
Card Replacement	M112.00	M117.00	4.46%
Cash Deposits			
Default Pricing			
Cash Deposit: In-Branch	2.30% Min. M68.00/ Max. M5500.00	2.30% Min. M68.00/ Max. M6325.00	5.00%
Cash Deposit: Nedbank ATM	0.82%	0.86% Min. M30.00/ No Max.	4.88%
SME Pricing Turnover ≤ 240,000			
Cash Deposit: In-Branch	0.50%	0.50%	0.00%
Cash Deposit: Nedbank ATM	0.50%	0.50%	0.00%
Cash Withdrawals			
Cash Withdrawal: In-Branch	0.31% Min. M14.00/ Max. M391.00	M50.00 + 1.50%	New Pricing Structure
Cash Withdrawal: Nedbank ATM	2.18% Min. M9.30/ Max. M53.00	2.18% Min. M10.00/ Max. M56.00	4.40%
Cash Withdrawal: Local Bank ATM	M62.97	M9.00 + 2.05%	New Pricing Structure
Cash Withdrawal: International Bank ATM	M63.00 + 1.22% + OIF	M63.00 + 1.22% + OIF	0.00%
International Card Transaction Fee (OIF)	2.00%	2.00%	0.00%
POS & Online Purchase			
In-Branch POS Cash Advance	2.45%	M50.00 + 1.50%	New Pricing Structure
POS Purchase: Local	M4.80	M4.80	0.00%
Pos Cash Back: Local	0.16% Min. M6.05/ No Max.	M6.22 + 0.17%	4.53%
POS Purchase: International	M9.55 + 1.32% + OIF	M10.00 + 1.38% + OIF	4.63%
Pos Cash Back: International	-------	M10.00 + 1.38% + OIF	New Pricing
International Card Transaction Fee (OIF)	2.00%	2.00%	0.00%

Balance Enquiries & Statements	2025	2026	% Change details
Balance Enquiries			
Nedbank ATM On Screen	FREE	FREE	0.00%
Nedbank ATM Printed Slip	M4.50	M4.50	0.00%
Nedbank Branch	-------	M12.00	New Pricing
Other Local ATM	-------	M12.00	New Pricing
Statements			
Account Confirmation Letter	M30.00	M30.00	0.00%
Proof of Payment (Per Transaction)	M30.00	M30.00	0.00%
ATM Mini-Statement	M4.50	M4.50	0.00%
Branch Statement per Page	M10.00	M10.50	5.00%
Digital Statement (Email & Online)	FREE	FREE	0.00%

Digital Channels	2025	2026	% Change details
Subscription Fees			
Internet Banking	M130.00	M130.00	0.00%
Mobile Banking	FREE	FREE	0.00%
USSD	FREE	FREE	0.00%
Prepaid Top-Ups			
Airtime (Free for Bundle Accounts)	M2.50	M2.62	4.80%
Electricty	M7.00	M7.35	5.00%
Payments to Mobile			
Registered Mobile/MobiMoney	M10.00	M10.50	5.00%
Unregistered Mobile/SendMoney			
M20 - M100	M7.50	M7.85	
M101 - M500	M9.50	M10.00	4.38%
M501 - M1,000	M11.50	M12.00	
M1,001 - M5,000	M15.50	M16.00	

Other Payments & Transfers	2025	2026	% Change details
Own Account Transfer	FREE	FREE	0.00%
Payments to Nedbank Account	M5.90	M6.19	4.92%
Payments to Local Banks			
M0 - M1,000	M7.40	M7.70	4.85%
M1,001 - M10,000	M10.55	M11.00	
M10,001 AND ABOVE	M13.65	M14.50	
Payments to Local Banks (RTGS/Immediate Payment)	M20.00	M21.00	5.00%
Bank Card to Wallet Transfer			
M0 - M100	M5.30	M5.50	4.76%
M101 - M300	M8.40	M8.80	
M301 - M500	M11.60	M12.20	
M501 - M1,000	M15.80	M16.60	
M1001 - M2,500	M17.90	M18.80	
M2,501 - M5,000	--------	M21.00	New Pricing
M5,001 - Above	--------	0.42%	New Pricing
Passwords & SMS Charges			
Password Reset (App, IB, USSD)	M6.20	M6.50	4.84%
SMS Alerts Charges	FREE	FREE	0.00%
Debit Order/Standing Instruction/Stop Order			
Debit/Stop Order	M22.00	M23.10	5.00%
Standing Instructions	M27.80	M29.10	4.68%
Dishonoured Debit Oder	M177.00	M185.00	0.00%

Lending	2025	2026	% Change details
Amortisation Charge	M230.00	M240.00	4.35%
Loan Unpaid Fee	M245.00	M257.00	4.90%
Overdrafts			
Default Interest Rate	Based on risk profile	Based on risk profile	0.00%
Overdraft Review Fees			
Business Banking	3.85% Min. M2589.00/ No Max.	3.85% Min. M2800.00/ No Max.	4.07%
Corporate Banking	3.85% Min. M2589.00/ No Max.	3.85% Min. M2800.00/ No Max.	4.07%
Overdraft Account Letter Charge	M170.00	M178.00	4.71%
Overdraft Excess Daily Charge	M403.00	M423.00	4.96%
Business Loan			
Interest Rate	Based on risk profile	Based on risk profile	0.00%
Initiation Fees / Redraw / Top up / Restructure Fee	3.85%	3.85%	0.00%
Early Settlement	2 months interest	2 months interest	0.00%
Loan Not Taken Fee (After approval)	-------	M700.00	New Pricing
Instalment Sale - ABF (Asset Based Finance / Car Loans)			
Interest Rate	Based on risk profile	Based on risk profile	0.00%
Initiation Fees / Redraw / Top up / Restructure Fee	3.85%	3.85%	0.00%
Loan Not Taken Fee (After approval)	--------	M700.00	New Pricing
Property Loan (Commercial Property)			
Interest Rate	Based on risk profile	Based on risk profile	0.00%
Initiation Fees / Redraw / Top up / Restructure Fee	3.85%	3.85%	0.00%
Early Settlement	2 months interest	2 months interest	0.00%
Loan Not Taken Fee (After approval)	-------	M700.00	New Pricing

Other Fees	2025	2026	% Change details
Amendment To Payment Instruction	M275.00	M275.00	0.00%
Auditors Certificate Charge	Min. M220.00/ Max. M775.00	Min. M231.00/ Max. M813.00	4.95%
Call Up Letter Charges	M355.00	M372.00	4.79%
Cancellation Charge	M732.00	M768.00	4.92%
Cession Large Book Debt Charge	M352.00	M369.00	4.83%
Coin Deposit Commission	M63.00	M66.00	4.76%
Copy Charges	M117.00	M122.00	4.27%
Copy Contract Charge	M117.00	M122.00	4.27%
Deposit Book Dup Charges	M88.00	M92.00	4.55%
Recall Of Funds	M324.00	M340.00	4.94%
Release Of Security	Min. M2427.00/ Max. M2589.00	Min. M2548.00/ Max. M2718.00	4.98%
RTD Instruction Letter/ Insufficient Fee	M187.00	M196.00	4.81%
SC Safecustody Fees - Access	M187.00	M196.00	4.81%
SC Safecustody Fees - Forward	Min. M296.00/ Max. M2017.00	Min. M310.00/ Max. M2117.00	4.84%
Safecustody - Lodgement/Withdrawal	Min. M296.00/ Max. M1346.00	Min. M310.00/ Max. M1413.00	4.85%
Safe Deposit Size A	Min. M296.00/ Max. M811.00	Min. M310.00/ Max. M851.00	4.83%
SMME Adhoc Management Fee	M539.00	M565.00	4.82%
Search Fee ≤ 3 Month	M245.00	M257.00	4.90%
Search Fee > 3 Month	M450.00	M472.00	4.89%

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Nedbank Lesotho Limited Reg No 192/191. Authorised financial institution and credit provider.

Global payments
Banking Fees update

Effective 2 January 2026

Global payments	2025	2026	% Change details
Outward Payments			
International			
Digital	0.035% Min. M31.00/ Max. M175.00	0.035% Min. M31.00/ Max. M175.00	0.00%
Manual	1.25% Min. M313.85/ Max. M4200.00	1.25% Min. M313.85/ Max. M4200.00	0.00%
Common Monetory Area (CMA)			
Participant: Digital	0.035% Min. M31.00/ Max. M175.00	0.035% Min. M31.00/ Max. M175.00	0.00%
Participant: Manual	1.75% Min. M176.75/ Max. M4338.25	1.75% Min. M176.75/ Max. M4338.25	0.00%
Non-Participant: Digital	0.95% Min. M56.90/ Max. M1600.00	0.95% Min. M56.90/ Max. M1600.00	0.00%
Non-Participant: Manual	1.75% Min. M176.75/ Max. M4338.25	1.75% Min. M176.75/ Max. M4338.25	0.00%
Communication	M275.00	M160.00	-41.82%
Recall of Funds (Processed)	M275.00	M160.00	-41.82%
Incorrect Instruction Received	M160.00	M160.00	0.00%
Inward Payments			
International			
Swift Payment	0.35% Min. M144.90/ Max. M1016.50	0.35% Min. M144.90/ Max. M1016.50	0.00%
Common Monetory Area (CMA)			
Participant: Digital	0.35% Min. M75.00/ Max. M569.00	0.35% Min. M75.00/ Max. M569.00	0.00%
Non-Participant: Digital	0.35% Min. M75.00/ Max. M569.00	0.35% Min. M75.00/ Max. M569.00	0.00%
Return of Funds	M160.00	M160.00	0.00%
Recall of Funds (Wrongly Addressed to Us)	M275.00	M160.00	-41.82%
Foreign Currency Notes			
Purchase Foreign Cuurency	3.20% Min. M90.00/ No Max.	3.20% Min. M90.00/ No Max.	0.00%
Sell Foreign Currency	3.40% Min. M90.00/ No Max.	3.40% Min. M90.00/ No Max.	0.00%
CFC/FCA Accounts Pricing			
Monthly Maintenance Fee	US$35.00	US$35.00	0.00%
CFC/FCA Transfers (Base Currency - USD)	US$7	US$7	0.00%
CFC Acc to other local bank / non local banks	US$7	US$7	0.00%
Own Account Transafers	FREE	FREE	0.00%
Import Letter of Credit			
Sight Commossion (Per 3 Months Until Payment Date)	0.83% Min. M857.00/ No Max.	0.83% Min. M857.00/ No Max.	0.00%
Usance Commossion (Per 6 Months Until Payment Date)	1.67% Min. M876.45/ No Max.	1.67% Min. M876.45/ No Max.	0.00%
Drawings	0.80% Min. M550.00/ Max. M3000.00	0.80% Min. M550.00/ Max. M3000.00	0.00%
Communication	M275.00	M275.00	0.00%
Follow-up on Important Documentation	M275.00	M275.00	0.00%
Amendments	M755.00	M755.00	0.00%
IMLC Tracers	M275.00	M275.00	0.00%
Endorsement of Bill of Lading	M771.00	M771.00	0.00%
Revolving - Opening Commission	0.83% Min. M857.00/ No Max.	0.83% Min. M857.00/ No Max.	0.00%
Expiry Admin Fee (Utilized / Unutilized)	M150.00	M150.00	0.00%
Cancelation Admin Fee (Utilized / Unutilized)	M567.10	M567.10	0.00%
Discrepancy Fee (Beneficiary Account) in USD	M125.00	M125.00	0.00%
Export Letter of Credit			
Advising	M681.00	M681.00	0.00%
Advising to Non-Client	M700.00	M700.00	0.00%
Amendments	M755.00	M755.00	0.00%
Drawings	0.67% Min. M675.05/ No Max.	0.67% Min. M675.05/ No Max.	0.00%
Non-Drawing	M130.38	M130.38	0.00%
EXLC Tracers	M275.00	M275.00	0.00%
EXLC Discount Handling Fee	M464.28	M464.28	0.00%
Communication	M275.00	M275.00	0.00%
Transfers	M700.00	M700.00	0.00%
Courier Fee	M485.50	M485.50	0.00%
Cancelation Admin Fee	M754.72	M754.72	0.00%
Expiry Admin Fee	M150.00	M150.00	0.00%
Factors Chain International (FCIs)			
Commission/Extensions	0.60% Min. M201.40/ No Max.	0.60% Min. M201.40/ No Max.	0.00%
Bill to be Avalised/Guaranteed	M392.20	M392.20	0.00%
Plus Guarantee Commission	2.15% Min. M200.00/ No Max.	2.15% Min. M200.00/ No Max.	0.00%
FBCI Tracers	M275.00	M275.00	0.00%
Endorsement of Bill of Lading	M771.00	M771.00	0.00%
Communication (Zero Rated for VAT)	M275.00	M275.00	0.00%
Letter of Undertaking	M341.32	M341.32	0.00%
FBCI Charge	M275.00	M275.00	0.00%
Full Corporate Offer (FCOs)			
Documentary Collections	0.66% Min. M215.00/ No Max.	0.66% Min. M215.00/ No Max.	0.00%
Courier Fee	M485.50	M485.50	0.00%
Communication	M275.00	M275.00	0.00%
FBCO Tracers	M275.00	M275.00	0.00%
FBCO Query On Fate	M275.00	M275.00	0.00%
Exchange Control			
Non-Complex Applications	M627.05	M627.05	0.00%
For FDI Purposes	M937.00	M937.00	0.00%
Complex Applications	M5000.00	M5000.00	0.00%
Attesting/F178 (Per Form)	M20.00	M20.00	0.00%
F178 Follow-Up	M300.00	M300.00	0.00%
F178 Cancelation	M40.00	M40.00	0.00%

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Call Center

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