Personal Banking

Pricing Fees update

Effective 2 January 2026



Account Maintenance & Management

Account Maintenance & Manag	gement		
Maintenance Fees	2025	2026	% Change details
Current Account - Pay-As-You-Use Current Account - Bundle (Savvy Plus) Private Banking - Pay-As-You-Use Private Banking - Bundle Student Current Account Bothebelele Savings Account Transactor Plus Savings Account Youth Savings Account	M117.00 M165.00 M235.00 M285.00 M23.00 FREE M13.00 FREE	M120.00 M170.00 M235.00 M285.00 M24.00 FREE M13.50 FREE	2.56% 3.03% 0.00% 0.00% 4.35% 0.00% 3.85% 0.00%
Savings Account - Miners Savings Account - Pay-As-You-Use Savings Account - Bundle	M2.65 M9.00 M13.00	M2.70 M9.40 M13.50	1.89% 4.44% 3.85%
Card & Branch Transactions	2025	2026	% Change details
Card Issueance Account Closure Fee Card Replacement/Issuance	M185.00 M112.00	M194.00 M117.00	4.86% 4.46%
Cash Deposits Cash Deposit: In-Branch Cash Deposit: Nedbank ATM Cash Deposit: Local Bank ATM Cash Withdrawals	1.37% 0.82% 	1.43% 0.86% 1.60%	4.38% 4.88% New Pricing
Cash Withdrawal: In-Branch Cash Withdrawal: Nedbank ATM Cash Withdrawal: Other Local Bank ATM	0.31% Min. M14.00/ Max. M391.00 2.05% Min. M8.65/ Max. M50.00 M66.00	M50.00 + 1.00% 2.05% Min. M8.65/ Max. M50.00 M9.00 + 2.05% Max. M100.00	New Pricing Structure 0.00% New Pricing Structure
Cash Withdrawal: International Bank ATM International Card on Nedbank ATM International Card Transaction Fee (OIF) POS & Online Purchase	M63.00 + 1.22% + OIF 2.00%	M63.00 + 1.22% + OIF M50.00 + OIF 2.00%	0.00% New Pricing 0.00%
In-Branch POS Cash Advance POS Purchase: Local Pos Cash Back: Local POS Purchase: International	2.45% M4.80 0.16% Min. M6.05/ No Max. M9.55 + 1.32% + OIF	M50.00 + 1.00% M4.80 M6.22 + 0.17% M10.00 + 1.38% + OIF	New Pricing 0.00% 4.53% 4.63%
Pos Cash Back: International International Card Transaction Fee (OIF)	2.00%	M10.00 + 1.38% + OIF 2.00%	New Pricing 0.00%
Balance Enquiries & Statements	2025	2026	% Change details
Balance Enquiries Nedbank ATM On Screen Nedbank ATM Printed Slip Nedbank Branch	FREE M4.50	FREE M4.50 M10.00	0.00% 0.00% New Pricing
Other Local ATM Statements Account Confirmation Letter	M10.00	M10.00 M10.00	New Pricing 0.00%
Proof of Payment (Per Transaction) ATM Mini-Statement Branch Statement per Page Digital Statement (Email & Online)	M10.00 M4.50 M10.00 FREE	M10.00 M4.50 M10.00 FREE	0.00%0.00%0.00%
Digital Channels	2025	2026	% Change details
Subscription Fees Internet Banking Mobile Banking USSD	FREE FREE FREE	FREE FREE FREE	0.00% 0.00% 0.00%
Airtime (Free for Bundle Accounts) Electricty	M2.50 M7.00	M2.50 M7.35	0.00% 5.00%
Payments to Mobile Registered Mobile/MobiMoney Unregistered Mobile/SandMoney	M10.00	M10.50	5.00%
Unregistered Mobile/SendMoney M20 - M100 M101 - M500 M501 - M1,000 M1,001 - M5,000	M7.50 M9.50 M11.50 M15.50	M7.85 M10.00 M12.00 M16.00	4.38%
Other Payments & Transfers	2025	2026	% Change details
Own Account Transfer Payments to Nedbank Account Payments to Local Banks	FREE M5.90	FREE M6.20	0.00% 5.00%
M0 - M1,000 M1,001 - M10,000 M10,001 AND ABOVE Payments to Local Banks (RTGS/Immediate Payment)	M7.40 M10.55 M13.65 M20.00	M7.70 M11.00 M14.50 M20.00	4.85% 0.00%
Bank Card to Wallet Transfer M0 - M100 M101 - M300	M5.30 M8.40	M5.50 M8.80	
M301 - M500 M501 - M1,000 M1001 - M2,500	M11.60 M15.80 M17.90	M12.20 M16.60 M18.80	4.76%
M2,501 - M5,000 M5,001 - Above		M21.00 0.42%	New Pricing New Pricing
Passwords & SMS Charges Password Reset (App, IB, USSD) SMS Alerts Charges	M6.20 FREE	M6.50 FREE	4.84% 0.00%
Debit Order/Standing Instruction/Stop Order Debit/Stop Order Standing Instructions Dishonoured Debit Oder	M22.00 M27.80 M40.00	M23.10 M29.10 M40.00	5.00% 4.68% 0.00%
Lending Amortisation Charge	2025	2026 M240.00	% Change details 4.35%
Loan Unpaid Fee Overdrafts Interest Rate	M230.00 M245.00 Individual Risk Based	M257.00 M257.00 Individual Risk Based	4.90% 0.00%
Overdraft Review Fees Private Banking Individuals	3.85% Min. M753.00/ No Max. 3.85% Min. M746.00/ No Max.	3.85% Min. M828.00/ No Max. 3.85% Min. M820.00/ No Max.	4.98% 4.96%
Renewal Fee Overdraft Account Letter Charge Overdraft Excess Charge Personal Loan Monthly Administration Fee	3.85% Min. M746.00/ No Max. M170.00 M403.00 M50.00	3.85% Min. M820.00/ No Max. M178.00 M423.00	4.96% 4.71% 4.96%
Interest Rate Initiation Fees / Redraw / Top up / Restructure Fee Early Settlement	Individual Risk Based 1.00% No Min. / Max. M300.00 One Month Interest	Individual Risk Based 1.00% No Min. / Max. M300.00 One Month Interest	0.00% 0.00% 0.00% 0.00%
Instalment Sale - ABF (Asset Based Finance / Car Loans			
Monthly Administration Fee Interest Rate Initiation Fees / Redraw / Top up / Restructure Fee Early Settlement	M50.00 Individual Risk Based 1.00% No Min. / Max. M4000.00 One Month Interest	M50.00 Individual Risk Based 1.00% No Min. / Max. M4000.00 One Month Interest	0.00% 0.00% 0.00% 0.00%

Initiation Fees / Redraw / Top up / Rest Early Settlement	
Investment Fees	

Call Deposit interest rate

Property Loan (Mortgage)

Monthly Administration Fee

Interest Rate

Investment Fees	2025
Minimum Deposit Rates	
Fixed Deposit interest rate	75% of CE

ransactional Accounts interest rate
Savings Accounts interest rate
Early Redemption Penalties
ess than M500
Between M500 and M999.99
Between M1,000 and M9,999.99
Between M10,000 and M100,000
Greater than M100,000

75% of CBL Rate
50% of CBL Rate
30% of CBL Rate
30% of CBL Rate
M50.00
M100.00
M250.00
M750.00
M1000.00

2025

M275.00

M355.00

M732.00

M352.00

M63.00

M117.00

M117.00

M88.00

M324.00

M187.00

M187.00

M539.00

M245.00

M450.00

Min. M220.00/ Max. M775.00

Min. M2427.00/ Max. M2589.00

Min. M296.00/ Max. M2017.00

Min. M296.00/ Max. M1346.00

Min. M296.00/ Max. M811.00

Individual Risk Based

One Month Interest

1.00% No Min. / Max. M5000.00

M50.00

2026
75% of CBL Rate
50% of CBL Rate
30% of CBL Rate
30% of CBL Rate
M50.00
M100.00
M250.00
M750.00
M1000.00

Individual Risk Based

One Month Interest

1.00% No Min. / Max. M5000.00

M50.00

%	Change details
0.0	0%
0.0	0%
0.0	0%
0.0	0 %
0.0	0%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

4.92%

4.83%

4.76%

4.27%

4.27%

4.55%

4.94%

4.98%

4.81%

4.81%

4.84%

4.85%

4.83%

4.82%

4.90%

4.89%

Ut	ner	rees
Ame	endmer	nt To Pa
Audi	itors Ce	ertificat
Call	Up Lett	ter Chai

Search Fee ≤ 3 Month

Search Fee > 3 Month

Other Fees	
Amendment To Payment Instruction	
Auditors Certificate Charge	
Call Up Letter Charges	
Cancellation Charge	
Cession Large Book Debt Charge	
Coin Deposit Commission	
Copy Charges	
Copy Contract Charge	
Deposit Book Dup Charges	
Recall Of Funds	
Release Of Security	
RTD Instruction Letter/ Insufficient Fee	
SC Safecustody Fees - Access	
SC Safecustody Fees - Forward	
Safecustody - Lodgement/Withdrawal	
Safe Deposit Size A	
SMME Adhoc Management Fee	

M275.00 M372.00 M768.00 M369.00 M66.00 M122.00 M122.00 M92.00 M340.00 M196.00 M196.00

2026

Min. M231.00/ Max. M813.00 Min. M2548.00/ Max. M2718.00 Min. M310.00/ Max. M2117.00 Min. M310.00/ Max. M1413.00 Min. M310.00/ Max. M851.00 M565.00 M257.00 M472.00

% Change details 0.00% 4.95% 4.79%

Personal Banking

Pricing Fees update

2025

FREE

First 1 Free

First 1 Free

First 1 Free

First 1 Free

First 3 Free

FREE

FREE

FREE

FREE

2025

Charged at standard fees



% Change details

2026

FREE

First 1 Free

First 1 Free

First 1 Free

First 1 Free

First 3 Free

FREE

FREE

FREE

FREE

2026

Charged at standard fees

First 1 Free up to M3,000.00 per Month 0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

M217.00

M24.00

% Change details

% Change details

M249.00

% Change details

New pricing

3 FREE

UNLIMITED

First 5 Free

UNLIMITED

UNLIMITED

UNLIMITED

UNLIMITED

UNLIMITED

UNLIMITED

2026

Month then 0.5%

First 1 Free

First 5 Free

UNLIMITED

UNLIMITED

UNLIMITED

2026

UNLIMITED

UNLIMITED

Charged at standard fees

Charged at standard fees

First 3 Free up to M20,000.00 per

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

Charged at standard fees

% Change details

M170.00

Effective 2 January 2026

MobiMoney

Cash Deposits

Cash Withdrawals

Cash Deposit: Nedbank ATM

Cash Withdrawal: Nedbank ATM

Cash Withdrawal: Send Money

Cash Withdrawal: Mobi Money

POS Purchase with Cash Back

Current Account - Bundle (Savvy Plus)

Nedbank ATM Printed Slip

POS & Online Purchase

POS Purchase: Local

Balance Enquiries

Nedbank Branch

Bank Statement (IB)

Other Transactions

App, IB, USSD

All other fees

Cash Deposits

Cash Withdrawals

POS & Online Purchase

Cash Withdrawal: Nedbank ATM

Payments to Nedbank Account

Own Account Transfer

Standing Instruction

Other Transactions

Cash Withdrawals

POS Purchase: Local

Prepaid Top-Ups

Airtime

POS & Online Purchase

Debit Order

All other fees

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	
M301 - M500	8.40 10.50	8.80	4.750/
M501 - M1,000 M1,001 - M2,500	16.30	11.00 17.00	4.75%
M2,501 - M5,000	17.90	19.00	
Mobimoney To Mobimoney			
M20 - M500	2.75	2.89	
M501 - M1,000	6.15	6.45 8.85	4.93%
M1,001 - M2,000 M2,001 - M10,000	8.45 10.00	10.50	
1012,001 - 10110,000	10.00	10.50	
Send Money To Mobile (Unregistered)			
M20 - M100	7.50	7.85	
M101 - M500	9.50	10.00	
M501 - M1,000	11.50	12.00	4.38%
M1,001 - M5,000	15.50	16.00	
Send Money To Mobile (Registered)			
Payment to Mobile (Mobi-Money)	10.00	10.50	5.00%
	10.00	10.50	
Prepaid Top-Ups			
Airtime	0.00	0.00	0.00%
Electricty	6.35	6.65	4.72%
Bundleof			
Bothebelele Account	2025	2020	
Dottiebelele Account	2025	2026	% Change details
Maintenance Fees			
Maintenance Fee Minimum Operating Polones	FREE	FREE	0.00%
Minimum Operating Balance Dormancy Fees	M0.00 FREE	M0.00 FREE	0.00%
Dormancy Fees USSD Monthly Fees	FREE	FREE	0,00%
JUJU IVIOLITINY I CCS			0.00%
Card Issueance			
Account Opening Fee	FREE	FREE	0.00%
Card Issueance	First 1 Free	First 1 Free	0.00%

	2025	2026	% Change details
Private Banking - Bundle Accou	nt		M285.00
Other Transactions All other fees	Charged at standard fees	Charged at standard fees	0.00%
Own Account Transfer Debit Order Standing Instruction	UNLIMITED UNLIMITED UNLIMITED	UNLIMITED UNLIMITED UNLIMITED	0.00% 0.00% 0.00%
Other Payments & Transfers Payments to Nedbank Account	UNLIMITED	UNLIMITED	0.00%
Prepaid Top-Ups Airtime	UNLIMITED	UNLIMITED	0.00%
POS & Online Purchase POS Purchase: Local POS Purchase with Cash Back	UNLIMITED	UNLIMITED First 3 Free	0.00% New Pricing
Cash Withdrawals Cash Withdrawal: Nedbank ATM	1 FREE	1 FREE	0.00%
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%

First 1 Free up to M3,000.00 per Month

First 3 Free up to M20,000.00 per

Month then 0.5%

3 FREE

UNLIMITED

POS Purchase: Local	
POS Purchase with Cash Back	
Prepaid Top-Ups	
Airtime	
Other Payments & Transfers	

Cash Deposits	

Cash Deposit (Annual turnover up to M240,000.00)

Cash Withdrawals Cash Withdrawal: Nedbank ATM

Prepaid Top-Ups Airtime **Other Payments & Transfers** Own Account Transfer **Other Transactions**

Cash Deposits Cash Deposit: Nedbank ATM

Cover Amount (For active account)

Other Payments & Transfers

Own Account Transfer

Funeral Cover

Cash Deposit: Nedbank ATM **Cash Withdrawals** Cash Withdrawal: Nedbank ATM

Own Account Transfer **Other Transactions** All other fees

Other Payments & Transfers

Cash Deposit: Nedbank ATM

UNLIMITED UNLIMITED

Cash Withdrawal: Nedbank ATM

Other Payments & Transfers Payments to Nedbank Account Own Account Transfer

Other Transactions All other fees **Student Current Account**

Cash Deposits Cash Deposit: Nedbank Branch Cash Deposit: Nedbank ATM

POS & Online Purchase POS Purchase: Local

All other fees

Transactor Plus Savings Account

Other Transactions All other fees Youth Savings Account

Cash Deposits

School Current Account

Cash Deposits

All other fees

Other Transactions

Cash Deposit: Nedbank Branch

Cash Deposit: Nedbank ATM

UNLIMITED Payments to Wallet (Mobi-Money) UNLIMITED UNLIMITED

UNLIMITED Charged at standard fees

SME - Bundle Account

2025

First 1 Free First 5 Free UNLIMITED

2025

UNLIMITED

UNLIMITED

Charged at standard fees

UNLIMITED UNLIMITED

UNLIMITED UNLIMITED UNLIMITED

UNLIMITED

Charged at standard fees

First 2 Free

UNLIMITED

2025

M27.80

Charged at standard fees

Charged at standard fees

2025

Charged at standard fees

2026

First 1 Free up to M3,000.00 per Month M4,000.00 UNLIMITED

2025 First 1 Free up to M3,000.00 per Month 0.00% First 1 Free up to M3,000.00 per Month

UNLIMITED UNLIMITED UNLIMITED UNLIMITED

Charged at standard fees

Charged at standard fees

First 2 Free

UNLIMITED

M27.80

M20.00

Charged at standard fees

Charged at standard fees

0.00% M9.40

First 1 Free up to M3,000.00 per Month 0.00% M4,000.00 0.00% UNLIMITED 0.00%

2026 % Change details

2026 % Change details

NEDBANK

0.00%

0.00%

New Pricing

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Corporate and Business Banking Fees update

Effective 2 January 2026

Account Maintenance & Manag	ement		
Maintenance Fees Corporate Foreign Currency Account	2025 US\$35.00	2026 US\$35.00	% Change details 0.00%
Corporate Foreign Currently Account School Current Account SME Current Account - Pay-As-You-Use SME Current Account - Bundle	M207.00 M207.00 M180.00 M249.00	M217.00 M217.00 M180.00 M249.00	4.83% 4.83% 0.00% 0.00%
Club/Stokvel Savings Account Long-Term Savings Account	FREE FREE	FREE FREE	0.00%
Card & Branch Transactions	2025	2026	% Change details
Card Issueance Account Closure	M185.00	M185.00	0.00%
Cash Deposits Default Driving	M112.00	M117.00	4.46%
Cash Deposit: In-Branch Cash Deposit: Nedbank ATM SME Prining Turnover 5 240,000	2.30% Min. M68.00/ Max. M5500.00 0.82%	2.30% Min. M68.00/ Max. M6325.00 0.86% Min. M30.00/ No Max.	5.00% 4.88%
SME Pricing Turnover ≤ 240,000 Cash Deposit: In-Branch Cash Deposit: Nedbank ATM Cash Withdrawals	0.50%	0.50%	0.00%
Cash Withdrawal: In-Branch Cash Withdrawal: Nedbank ATM Cash Withdrawal: Local Bank ATM Cash Withdrawal: International Bank ATM International Card Transaction Fee (OIF)	0.31% Min. M14.00/ Max. M391.00 2.18% Min. M9.30/ Max. M53.00 M62.97 M63.00 + 1.22% + OIF 2.00%	M50.00 + 1.50% 2.18% Min. M10.00/ Max. M56.00 M9.00 + 2.05% M63.00 + 1.22% + OIF 2.00%	New Pricing Structure 4.40% New Pricing Structure 0.00% 0.00%
In-Branch POS Cash Advance POS Purchase: Local	2.45% M4.80	M50.00 + 1.50% M4.80	New Pricing Structure 0.00%
Pos Cash Back: Local POS Purchase: International Pos Cash Back: International International Card Transaction Fee (OIF)	0.16% Min. M6.05/ No Max. M9.55 + 1.32% + OIF 2.00%	M6.22 + 0.17% M10.00 + 1.38% + OIF M10.00 + 1.38% + OIF 2.00%	4.53% 4.63% New Pricing 0.00%
		2.00 / 0	
Balance Enquiries & Statements	2025	2026	% Change details
Nedbank ATM On Screen Nedbank ATM Printed Slip	FREE M4.50	FREE M4.50	0.00% 0.00%
Nedbank Branch Other Local ATM Statements		M12.00 M12.00	New Pricing New Pricing
Account Confirmation Letter Proof of Payment (Per Transaction) ATM Mini-Statement	M30.00 M30.00 M4.50	M30.00 M30.00 M4.50	0.00% 0.00% 0.00%
Branch Statement per Page Digital Statement (Email & Online)	M10.00 FREE	M10.50 FREE	5.00% 0.00%
Digital Channels	2025	2026	% Change details
Subscription Fees Internet Banking Mobile Banking	M120.00 FREE	M120.00 FREE	0.00%
USSD Prepaid Top-Ups Airtime (Free for Bundle Accounts)	FREE M2.50	FREE M2.62	0.00% 4.80%
Electricty Payments to Mobile Registered Mobile/MobiMoney	M7.00 M10.00	M7.35 M10.50	5.00% 5.00%
Unregistered Mobile/SendMoney M20 - M100 M101 - M500	M7.50 M9.50	M7.85 M10.00	4.38%
M501 - M1,000 M1,001 - M5,000	M11.50 M15.50	M12.00 M16.00	
Other Payments & Transfers Own Account Transfer	2025 FREE	2026 FREE	% Change details 0.00%
Payments to Nedbank Account Payments to Local Banks M0 - M1,000	M5.90 M7.40	M6.19 M7.70	4.92% 4.85%
M1,001 - M10,000 M10,001 AND ABOVE Payments to Local Banks (RTGS/Immediate Payment)	M10.55 M13.65 M20.00	M11.00 M14.50 M21.00	5.00%
Bank Card to Wallet Transfer M0 - M100 M101 - M300 M301 - M500	M5.30 M8.40 M11.60 M15.80	M5.50 M8.80 M12.20 M16.60	4.76%
M501 - M1,000 M1001 - M2,500 M2,501 - M5,000 M5,001 - Above	M17.90 	M18.80 M21.00 0.42%	New Pricing New Pricing
Passwords & SMS Charges Password Reset (App, IB, USSD)	M6.20	M6.50	4.84%
SMS Alerts Charges Debit Order/Standing Instruction/Stop Order Debit/Stop Order	FREE M22.00	FREE M23.10	0.00% 5.00% 4.68%
Standing Instructions Dishonoured Debit Oder	M27.80 M177.00	M29.10 M185.00	0.00%
Lending	2025	2026	% Change details
Amortisation Charge Loan Unpaid Fee Overdrafts	M230.00 M245.00	M240.00 M257.00	4.35% 4.90%
Default Interest Rate Overdraft Review Fees Business Banking	Based on risk profile 3.85% Min. M2589.00/ No Max.	Based on risk profile 3.85% Min. M2800.00/ No Max.	0.00% 4.07%
Corporate Banking Overdraft Account Letter Charge Overdraft Excess Daily Charge	3.85% Min. M2589.00/ No Max. M170.00 M403.00	3.85% Min. M2800.00/ No Max. M178.00 M423.00	4.07% 4.71% 4.96%
Interest Rate Initiation Fees / Redraw / Top up / Restructure Fee	Based on risk profile 3.85%	Based on risk profile 3.85%	0.00% 0.00%
Early Settlement Loan Not Taken Fee (After approval) Instalment Sale - ABF (Asset Based Finance / Car Loans)	2 months interest	2 months interest M700.00	0.00% New Pricing
Interest Rate Initiation Fees / Redraw / Top up / Restructure Fee Loan Not Taken Fee (After approval)	Based on risk profile 3.85%	Based on risk profile 3.85% M700.00	0.00% 0.00% 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 Early Settlement Loan Not Taken Fee (After approval)	3.85% 2 months interest	3.85% 2 months interest M700.00	0.00% 0.00% New Pricing
Other Fees	2025	2026	% Change details
Amendment To Payment Instruction Auditors Certificate Charge Call Up Letter Charges Cancellation Charge	M275.00 Min. M220.00/ Max. M775.00 M355.00 M732.00	M275.00 Min. M231.00/ Max. M813.00 M372.00 M768.00	 0.00% 4.95% 4.79% 4.92%
Cession Large Book Debt Charge Coin Deposit Commission Copy Charges Copy Contract Charge Deposit Book Dup Charges	M352.00 M63.00 M117.00 M117.00	M369.00 M66.00 M122.00 M122.00 M92.00	4.83% 4.76% 4.27% 4.27% 4.55%

Recall Of Funds

Release Of Security

Safe Deposit Size A

Search Fee ≤ 3 Month

Search Fee > 3 Month

Deposit Book Dup Charges

SC Safecustody Fees - Access

SC Safecustody Fees - Forward

SMME Adhoc Management Fee

RTD Instruction Letter/ Insufficient Fee

Safecustody - Lodgement/Withdrawal

4.55%

4.94%

4.98%

4.81%

4.81%

4.84%

4.85%

4.83%

4.82%

4.90%

4.89%

M92.00

M340.00

M196.00

M196.00

M565.00

M257.00

M472.00

Min. M2548.00/ Max. M2718.00

Min. M310.00/ Max. M2117.00

Min. M310.00/ Max. M1413.00

Min. M310.00/ Max. M851.00

M88.00

M324.00

M187.00

M187.00

M539.00

M245.00

M450.00

Min. M2427.00/ Max. M2589.00

Min. M296.00/ Max. M2017.00

Min. M296.00/ Max. M1346.00

Min. M296.00/ Max. M811.00

Global payments Banking Fees update

Effective 2 January 2026

Global payments	2025	2026	0/a Chan
			% Chan
Outward Payments International			
Digital Manual	0.035% Min. M31.00/ Max. M175.00 1.25% Min. M313.85/ Max. M4200.00	0.035% Min. M31.00/ Max. M175.00 1.25% Min. M313.85/ Max. M4200.00	0.00%
Participant: Digital Participant: Manual Non-Participant: Digital Non-Participant: Manual Communication Recall of Funds (Processed) Incorrect Instruction Received	0.035% Min. M31.00/ Max. M175.00 1.75% Min. M176.75/ Max. M4338.25 0.95% Min. M56.90/ Max. M1600.00 1.75% Min. M176.75/ Max. M4338.25 M275.00 M275.00 M160.00	0.035% Min. M31.00/ Max. M175.00 1.75% Min. M176.75/ Max. M4338.25 0.95% Min. M56.90/ Max. M1600.00 1.75% Min. M176.75/ Max. M4338.25 M160.00 M160.00	0.00% 0.00% 0.00% 0.00% -41.82% -41.82% 0.00%
Inward Payments			0.0070
International Swift Payment Common Monetory Area (CMA)	0.35% Min. M144.90/ Max. M1016.50	0.35% Min. M144.90/ Max. M1016.50	0.00%
Participant: Digital Non-Participant: Digital Return of Funds Recall of Funds (Wrongly Addressed to Us)	0.35% Min. M75.00/ Max. M569.00 0.35% Min. M75.00/ Max. M569.00 M160.00 M275.00	0.35% Min. M75.00/ Max. M569.00 0.35% Min. M75.00/ Max. M569.00 M160.00 M160.00	0.00% 0.00% 0.00% -41.82%
Purchase Foreign Cuurency Sell Foreign Currency	3.20% Min. M90.00/ No Max. 3.40% Min. M90.00/ No Max.	3.20% Min. M90.00/ No Max. 3.40% Min. M90.00/ No Max.	0.00%
Monthly Maintenance Fee CFC/FCA Transfers (Base Currency - USD) CFC Acc to other local bank / non local banks Own Account Transafers	US\$35.00 US\$7 US\$7 FREE	US\$35.00 US\$7 US\$7 FREE	0.00% 0.00% 0.00% 0.00%
Sight Commossion (Per 3 Months Until Payment Date) Usance Commossion (Per 6 Months Until Payment Date) Drawings Communication Follow-up on Important Documentation Amendments IMLC Tracers Endorsement of Bill of Lading Revolving - Opening Commission Expiry Admin Fee (Utilized / Unutilized) Cancelation Admin Fee (Utilized / Unutilized) Discrepancy Fee (Beneficiary Account) in USD	0.83% Min. M857.00/ No Max. 1.67% Min. M876.45/ No Max. 0.80% Min. M550.00/ Max. M3000.00 M275.00 M275.00 M755.00 M771.00 0.83% Min. M857.00/ No Max. M150.00 M567.10 M125.00	0.83% Min. M857.00/ No Max. 1.67% Min. M876.45/ No Max. 0.80% Min. M550.00/ Max. M3000.00 M275.00 M275.00 M755.00 M771.00 0.83% Min. M857.00/ No Max. M150.00 M567.10 M125.00	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Advising Advising to Non-Client Amendments Drawings Non-Drawing EXLC Tracers EXLC Discount Handling Fee Communication Transfers Courier Fee Cancelation Admin Fee Expiry Admin Fee Factors Chain International (FCIs)	M681.00 M700.00 M755.00 0.67% Min. M675.05/ No Max. M130.38 M275.00 M464.28 M275.00 M700.00 M700.00 M700.00	M681.00 M700.00 M755.00 0.67% Min. M675.05/ No Max. M130.38 M275.00 M464.28 M275.00 M700.00 M485.50 M754.72 M150.00	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Commission/Extensions Bill to be Avalised/Guaranteed Plus Guarantee Commission FBCI Tracers Endorsement of Bill of Lading Communication (Zero Rated for VAT) Letter of Undertaking FBCI Charge	0.60% Min. M201.40/ No Max. M392.20 2.15% Min. M200.00/ No Max. M275.00 M771.00 M275.00 M341.32 M275.00	0.60% Min. M201.40/ No Max. M392.20 2.15% Min. M200.00/ No Max. M275.00 M771.00 M275.00 M341.32 M275.00	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Documentary Collections Courier Fee Communication FBCO Tracers FBCO Query On Fate	0.66% Min. M215.00/ No Max. M485.50 M275.00 M275.00 M275.00	0.66% Min. M215.00/ No Max. M485.50 M275.00 M275.00 M275.00	0.00% 0.00% 0.00% 0.00% 0.00%
Non-Complex Applications For FDI Purposes Complex Applications Attesting/F178 (Per Form) F178 Follow-Up F178 Cancelation	M627.05 M937.00 M5000.00 M20.00 M300.00 M40.00	M627.05 M937.00 M5000.00 M20.00 M300.00 M40.00	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

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