



unlocked.*me*
**ZERO MONTHLY FEES
FOR THE YOUTH**

OPEN AN **unlocked.*me*** ACCOUNT ON
THE NEDBANK MONEYAPP IN 5 MINUTES.

see money differently

NEDBANK

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UNLOCK YOUR MONEY

- Pay zero –
 - monthly maintenance fees*;
 - annual fees on a cheque card (with online purchases, tap-and-go, as well as Uber payments);
 - fees on card swipes;
 - fees on cash deposits of up to R3 000 at Nedbank Intelligent Depositor ATMs;
 - fees for one non-Nedbank debit order per month; and
 - fees on Nedbank-to-Nedbank transfers and internal debit and stop orders.
- Get free balance enquiries on self-service channels including the Nedbank Money app, Nedbank ATMs, online banking and SMS Banking.
- Use zero data when banking on the Nedbank Money app.
- Enjoy competitive interest rates on a FREE linked MyPocket and immediate access to your funds.

BANK CLOSE TO ZERO BY:

- withdrawing cash conveniently while shopping at any participating retail store, which is cheaper than withdrawing cash from the ATM; and
- banking within the above transactions.

UNLOCK YOUR POTENTIAL

- Explore up to 500 job opportunities online.
- Enter your matric grades and get online career guidance on the best course for you.

All this and more at www.unlocked.me/potential.

RECEIVING NSFAS FUNDING?

Get your funds paid into your **unlocked.me** Account.

* Pay-as-you-use fees apply to certain transactions. Go to nedbank.co.za/fees for more information



HOW TO SUBMIT A COMPLAINT

We are committed to providing delightful client experiences. If we have delighted or disappointed you, tell us by:

- talking to a banker or visiting a branch;
- calling our Client Complaint Helpdesk on 0860 444 000
or
+27 (0)11 710 4011 (always obtain a reference number);
- sending a fax to +27 (0)10 251 0933; or
- emailing us at clientfeedback@nedbank.co.za.

If your complaint remains unresolved, you can contact the Ombudsman for Banking Services at:

Tel: 0860 662 837
Website: obssa.co.za

You may also reach on the Nedbank Money app, Facebook and Twitter, or using the 'Talk to us' link at nedbank.co.za.

Terms and conditions apply to all products in this brochure. Go to www.nedbank.co.za for more information.

NATIONAL CREDIT ACT

There's no denying the value of credit. It puts experiences and a lifestyle within our reach. Unfortunately, no matter how carefully we plan to manage it, debt can quickly spiral out of control.

That's why Nedbank is proud to support the National Credit Act, 34 of 2005 (NCA).

CREDIT BUREAU INFORMATION

Under the NCA you have free access to your credit history once a year. This means you'll know exactly what your credit record looks like and you can check the accuracy thereof at any time.

DEBT COUNSELLING

If you think you are financially overcommitted, please contact your branch or the Nedbank Contact Centre on 0860 555 111 for information about debt review.

A list of registered debt counsellors is available from the National Credit Regulator's Office on 0860 627 627 or at ncr.org.za.

YOUR TIME IS NOW

- **Nedbank Money app** – requires no data.
- **Online Banking** – go to www.nedbank.co.za.
- **SMS Banking** – dial *120*001#.
- Visit any **Nedbank branch**.
- Nedbank Contact Centre – 0860 555 111.

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**For more information about
Nedbank's new product offers talk
to one of our Nedbank consultants.**

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**FOR MORE INFORMATION PLEASE VISIT
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