

## MiGoals

R5 monthly maintenance fee

**MiGoals4Kids: Kids under the age of 16 pay no monthly maintenance fees.**

### You get the following:

- Free gold debit card.
- Free MyPocket account.
- Free card purchases.
- Free digital interaccount transfers.
- Free stop orders.
- Free eNotes (in-app notifications).
- Free digital statements (latest 3 months).
- Free digital tax certificates (current tax year).
- 1 free statement via Nedbank ATM per month.
- 50 % discount at Nu Metro.

### Kids also get the following:

- Free declined transactions at point-of-sale.
- Free access to Penny Powers financial literacy education.
- Access to the Nedbank Money app to do their own banking.

## MiGoals Plus

R99 monthly maintenance fee

**Clients who are 55 and older pay R49,50 for their monthly maintenance fees.**

### You get the following:

- Free platinum debit card.
- Free Greenbacks membership.
- Free MyPocket account.
- Free card purchases.
- Free digital payments and interaccount transfers.
- Free debit and stop orders.
- Free data, airtime and electricity purchases on self-service channels.
- Free point-of-sale withdrawals at participating retailers.
- Free withdrawals of up to R3 000 at Nedbank ATMs (per month)\*.
- Free deposits of up to R3 000 at Nedbank ATMs (per month)\*.
- Free eNotes (in-app and SMS notifications).
- 1 free pay to cellphone number transaction per month.
- Free send and resend proof of payments.
- Free point-of-sale balance enquiries.
- Free digital statements (latest 3 months).
- Free digital tax certificates (current tax year).
- Free 1 statement via Nedbank ATM per month.
- 25c cash back in Greenbacks for every 1 litre of fuel at bp.
- 50% discount at Nu Metro.

\*Per month refers to our billing cycle, which runs from the fourth-last business day of the month to the fifth-last business day of the following month.

## MiGoals Premium

R240 monthly maintenance fee

**Clients who are 55 and older receive a 50% discount on the monthly maintenance fee.**

**Clients who are between 18 and 26 receive a 50% discount on the monthly maintenance fee.**

### You get the following:

- Free platinum credit card (R0 monthly maintenance and credit facility fees)\*\*.
- Free overdraft facility (R0 monthly facility fees)\*\*.
- Free Greenbacks membership.
- Free MyPocket account.
- Free card purchases.
- Free digital payments and interaccount transfers.
- Free debit and stop orders.
- Free pay-to-cellphone-number transactions.
- Free data, airtime and electricity purchases on self-service channels.
- Free point-of-sale withdrawals at participating retailers.
- Free withdrawals of up to R5 000 at Nedbank ATMs (per month)\*.
- Free deposits of up to R5 000 at Nedbank ATMs (per month)\*.
- Free digital statements (latest and previous months).
- Free digital tax certificates (latest and previous tax years).
- Free eNotes (in-app and SMS notifications).
- Free send and resend proof of payments.
- Free point-of-sale balance enquiry.
- Free point-of-sale deposits at Boxer stores.
- 1 free statement via Nedbank ATM per month.
- Access to 12 domestic airport lounge visits (per year).
- Access to the Premium Banking Desk 24/7.
- 25c cash back in Greenbacks for every 1 litre of fuel at bp.
- 50% discount at Nu Metro.

\*\*Subject to full credit assessment and approval.

All fees quoted include value-added tax and are effective from 1 January to 31 December 2024.

Manage all these accounts from the palm of your hand with the Nedbank Money app. It's banking made even easier.



## Tips to keep you safe



**We will never ask you for your card number and PIN or your Nedbank ID password, not even for a part of it.**

If you receive a call, SMS or email asking for this information, end the conversation immediately, because you are talking to a fraudster.



**Always read Approve-it messages carefully before you accept them and never share your one-time password (OTP) with anyone.**



If you have the Money app on your cellphone or another device and it's lost or stolen, report it to us immediately so that we can deactivate the app.



**If you have compromised your banking details, immediately call us on 0800 110 929.**



**If you receive an SMS for a SIM swap or number port you did not request, contact your service provider urgently and let us know by calling 0800 110 929.**



**Report fraud on 0800 110 929 only and query debit orders on 0800 555 111.**



# MiGoals Product brochure

see money differently

**NEDBANK**

Nedbank Ltd 1951/000009/06.  
Licensed FSP & Registered CP (NCRCP16).

# Achieve your money goals with MiGoals

Choose between these transactional accounts.

These accounts don't just help you achieve your money goals, but also help your money go further.



## MiGoals R5 pm

## MiGoals Plus R99 pm

## MiGoals Premium R240 pm

|              |  |  |   |
|--------------|--|--|---|
| <b>R0,50</b> | <ul style="list-style-type: none"> <li>Send proof of payment (SMS – digital channels).</li> <li>Send proof of payment (email – digital channels).</li> <li>Resend proof of payment (SMS – digital channels).</li> <li>Resend proof of payment (email – digital channels).</li> <li>eNotes (SMS notifications).</li> </ul>  |  |   |
| <b>R1</b>    | <ul style="list-style-type: none"> <li>Payments via digital channels.</li> <li>Prepaid data or airtime purchases.</li> <li>Electricity purchases.</li> <li>PayShap: Pay to ShapID (payments below R100 are free).</li> </ul>   | <ul style="list-style-type: none"> <li>PayShap: Pay to ShapID (payments below R100 are free).</li> </ul>   | <ul style="list-style-type: none"> <li>PayShap: Pay to ShapID (payments below R100 are free).</li> </ul>  |
| <b>R2</b>    | <ul style="list-style-type: none"> <li>LOTTO purchases.</li> <li>Point-of-sale withdrawals at participating retailers.</li> <li>Cash deposits at Nedbank ATMS (R2 per R100 or part thereof).</li> <li>Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof).</li> <li>Point-of-sale balance enquiries.</li> </ul>   | <ul style="list-style-type: none"> <li>LOTTO purchases.</li> <li>Cash deposits at Nedbank ATMS (R2 per R100 or part thereof)*.</li> <li>Point-of-sale deposits at Boxer stores (R2 per R100 or part thereof).</li> </ul>   | <ul style="list-style-type: none"> <li>LOTTO purchases.</li> <li>Cash deposits at Nedbank ATMS (R2 per R100 or part thereof)*.</li> </ul>   |
| <b>R3</b>    | <ul style="list-style-type: none"> <li>Debit orders (internal and external).</li> </ul>  |  |   |
| <b>R5</b>    | <ul style="list-style-type: none"> <li>Disputed debit order fee – self-service (digital channels).</li> <li>Stop payment – digital channels.</li> </ul>  | <ul style="list-style-type: none"> <li>Disputed debit order fee – self-service (digital channels).</li> <li>Stop payment – digital channels.</li> </ul>  | <ul style="list-style-type: none"> <li>Disputed debit order fee – self-service (digital channels).</li> <li>Stop payment – digital channels.</li> </ul>   |
| <b>R7,50</b> | <ul style="list-style-type: none"> <li>PayShap: Pay to account.</li> </ul>   | <ul style="list-style-type: none"> <li>PayShap: Pay to account.</li> </ul>   | <ul style="list-style-type: none"> <li>PayShap: Pay to account.</li> </ul>  |
| <b>R10</b>   | <ul style="list-style-type: none"> <li>Cash withdrawals at Nedbank ATMs (R10 per R1 000 or part thereof).</li> <li>Cash withdrawals at another bank's ATM (R10 + R10 per R1 000 or part thereof).</li> <li>Instant payments.</li> <li>Pay to cellphone number (R1 to R5 000).</li> <li>No-funds Alert.</li> <li>Unpaid debit order.</li> <li>Digital statements – per statement older than 3 months (latest 3 months are free).</li> <li>Digital tax certificates – previous tax years (current tax year is free).</li> <li>Statements via Nedbank ATM – first statement free per month.</li> <li>Prepaid purchases (data, airtime, electricity) at another bank's ATM.</li> <li>Balance enquiry at another bank's ATM.</li> <li>Balance enquiry at an international bank's ATM.</li> <li>Declined transaction at another bank's ATM.</li> </ul> | <ul style="list-style-type: none"> <li>Cash withdrawals at Nedbank ATMs (R10 per R1 000 or part thereof).</li> <li>Cash withdrawals at another bank's ATM (R10 + R10 per R1 000 or part thereof)*.</li> <li>Instant payments.</li> <li>Pay to cellphone number (R1 to R5 000).</li> <li>No-funds Alert.</li> <li>Digital statements – per statement older than 3 months (latest 3 months are free).</li> <li>Digital tax certificates – previous tax years (current tax year is free).</li> <li>Statements via Nedbank ATM – first statement free per month.</li> <li>Prepaid purchases (data, airtime, electricity) at another bank's ATM.</li> <li>Balance enquiry at another bank's ATM.</li> <li>Balance enquiry at an international bank's ATM.</li> <li>Declined transaction at another bank's ATM.</li> </ul> | <ul style="list-style-type: none"> <li>Cash withdrawals at Nedbank ATMs (R10 per R1 000 or part thereof)*.</li> <li>Cash withdrawals at another bank's ATM (R10 + R10 per R1 000 or part thereof).</li> <li>Instant payments.</li> <li>No-funds Alert.</li> <li>Statements via Nedbank ATM – first statement free per month.</li> <li>Prepaid purchases (data, airtime, electricity) at another bank's ATM.</li> <li>Balance enquiry at another bank's ATM.</li> <li>Balance enquiry at an international bank's ATM.</li> <li>Declined transaction at another bank's ATM.</li> </ul>  |
| <b>R30</b>   |  | Unpaid debit order.  | <ul style="list-style-type: none"> <li>Unpaid debit order.</li> </ul>   |
| <b>R40</b>   | <ul style="list-style-type: none"> <li>Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R40 per page.</li> <li>Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, latest 3 months.</li> <li>Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, older than 3 months.</li> <li>Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current tax year.</li> <li>Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – previous tax years.</li> </ul>  | <ul style="list-style-type: none"> <li>Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R40 per page.</li> <li>Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, latest 3 months.</li> <li>Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, older than 3 months.</li> <li>Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current tax year.</li> <li>Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – previous tax years.</li> </ul>  | <ul style="list-style-type: none"> <li>Transaction listing via Nedbank-assisted channels (branch and Nedbank Contact Centre) – R40 per page.</li> <li>Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, latest 3 months.</li> <li>Statement via Nedbank-assisted channels (branch and Nedbank Contact Centre) – per statement, older than 3 months.</li> <li>Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – current tax year.</li> <li>Tax certificates via Nedbank-assisted channels (branch and Nedbank Contact Centre) – previous tax years.</li> </ul> |
| <b>R100</b>  | <ul style="list-style-type: none"> <li>Branch withdrawals and deposits (R100 per R1 000 or part thereof).</li> <li>Card replacement at self-service kiosks (lost, stolen, damaged).</li> </ul>   | <ul style="list-style-type: none"> <li>Branch withdrawals and deposits (R100 per R1 000 or part thereof).</li> <li>Card replacement at self-service kiosks (lost, stolen, damaged).</li> </ul>   | <ul style="list-style-type: none"> <li>Branch withdrawals and deposits (R100 per R1 000 or part thereof).</li> <li>Card replacement at self-service kiosks (lost, stolen, damaged).</li> </ul>  |
| <b>R150</b>  | <ul style="list-style-type: none"> <li>Card replacement in branch (lost, stolen, damaged).</li> <li>Instant issue card fee in branch.</li> </ul>   | <ul style="list-style-type: none"> <li>Card replacement in branch (lost, stolen, damaged).</li> <li>Instant issue card fee in branch.</li> </ul>   | <ul style="list-style-type: none"> <li>Card replacement in branch (lost, stolen, damaged).</li> <li>Instant issue card fee in branch.</li> </ul>  |
| <b>R200</b>  | <ul style="list-style-type: none"> <li>Branch payments and interaccount transfers.</li> </ul>  | <ul style="list-style-type: none"> <li>Branch payments and interaccount transfers.</li> </ul>  | <ul style="list-style-type: none"> <li>Branch payments and interaccount transfers.</li> </ul>   |

Visit <https://personal.nedbank.co.za/home/rates-and-fees.html> for the full pricing guide.

All fees quoted include VAT and are effective from 1 January to 31 December 2024.