

50TH

Charting 50
years of growth
with Nedbank
Namibia.

► Personal Banking



Make better money choices

with our 2024/25 pricing.

Make the move and start with making better money choices.

[Shift today](#) [Get the Money app](#) nedbank.com.na

see money differently

NEDBANK

All fees quoted include VAT and are effective from 4 March 2024 to 2 March 2025.

Terms and conditions apply. Nedbank Namibia Ltd Reg No 73/04561. Licensed financial institution and credit provider.



50TH

Charting 50 years of growth with Nedbank Namibia.

Our 50 stories are the 50 golden threads that are woven into our identity. Each thread signifies a milestone, a challenge conquered, a client served, a community uplifted, and a bond forged.

Join in the celebrations.

#NedbankCharting50Years

see money differently

NEDBANK

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Move to the bank that is right for your money

This year your journey begins with drive, intent, and the unwavering determination that it is yours. Whether you want a new car, a new home or are planning your wedding, the best moments in life often come with the biggest financial challenges.

This is why you need the right financial know-how, day-to-day spending tools, and long-term saving plans that enable your journey and ambitions.

You deserve a bank that aligns with your aspirations.



Shift to Nedbank, for a banking experience that goes beyond transactions.



Make your life easy.

Download the Nedbank Money app and shift to the future of banking.

Bank any time and anywhere with the Nedbank Money app.



Benefits

- Branch and ATM locator
- Investment calculator
- Cardless cash withdrawals
- Buy airtime or electricity
- Change transactional limits
- Freeze, unfreeze or order new card
- Apply for a loan or investment
- Report fraud



Discover our digital world that fits seamlessly into your life.



**Mobile
Banking**

- Cellphone Banking
- Send money
- Receive money

PAY TODAY

Payment app for all
transactions. Never
carry a wallet.

AVO
SuperShop

Hassle-free online
shopping with great
rewards.

Nedbank Namibia's digital ecosystem is about ease, flexibility, and fitting finances seamlessly into your everyday flow. Hassle-free banking and transactions for every lifestyle at your fingertips anywhere, everywhere you go.



Request money



Send money to mobile



Pay beneficiaries



Pay bills



Buy prepaid electricity and airtime



Freeze, unfreeze or order a new card



Download account statements



Apply for a loan or investment



Card activation for international travel



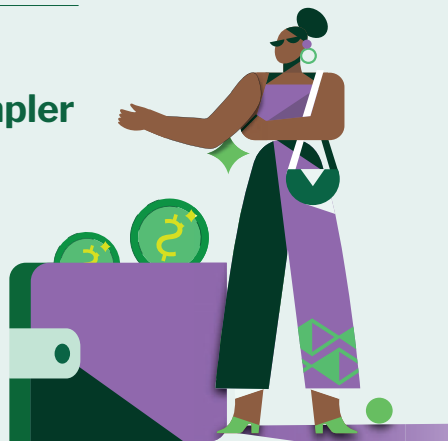
Download bank confirmation letter

No data charges

Withdrawing money just got simpler and easier with MobiMoney

MobiMoney works like a wallet, which means that money will remain in your wallet until you withdraw it. To withdraw the money, simply choose MobiMoney on the ATM screen and follow the easy steps.

Dial *140*002# for MobiMoney.



Send money is not a wallet. If someone sends you money via **Send money**, you must withdraw it within 48 hours. Otherwise the money will be returned to the sender. **Dial *140*001# for Send money.**

Send money transactions expire

48hrs

► Gold Bundle Account

Shift from the traditional and add a bit of gold to your lifestyle with our Gold Banking Account. Enjoy smart, efficient and personalised banking designed to complement your lifestyle aspirations.

Benefits

FREE Gold Debit Card and card swipes.

FREE internal and external debit orders.

FREE standing orders.

FREE electronic payments.

FREE cellphone banking subscription (USSD: *140*001#).

FREE mobile app and internet banking subscription.

FREE embedded funeral cover of N\$5 000.



**Everyday
banking with
gold benefits**



**Make your
life easy.**

Download the Nedbank Money app and shift to the future of banking.

To shift call,
+264 81 959 2222 or
visit nedbank.com.na.

Gold Account **N\$159**

Criteria: A gross monthly income of between N\$3 000 and N\$44 999 | Age: 18 or older

► Platinum Bundle Account

Experience banking that aligns perfectly with your exceptional lifestyle. Our Platinum Banking Account provides a complete suite of services, delivering superior value and exclusive advantages.

Benefits

FREE standing orders.

FREE internal and external debit orders.

FREE point-of-sale swipes at all tillpoints.

FREE own account transfers and electronic payments.

FREE cellphone banking subscription (USSD: *140*001#).

FREE mobile app and Online Banking subscription.

2 FREE ATM withdrawals per month.



Exclusive use of the Paragon Lounge at Hosea Kutako International Airport

* Only applicable to platinum credit card.



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Platinum Account **N\$435**

Criteria: A gross monthly income of more than N\$45 000 | Age: 18 or older

► Young Professionals

Nedbank's Young Professional Account is designed to enable your financial aspirations and grow with your needs, while giving you the rewards and lifestyle benefits you deserve.

Benefits

FREE internal and external debit orders.

FREE standing orders.

FREE point-of-sale swipes at tillpoints.

FREE own account transfers and electronic payments.

FREE cellphone banking subscription (USSD: *140*001#).

FREE mobile app and Online Banking subscription.

2 FREE ATM withdrawals per month.

The Young Professional Account offers a Cheque Card that allows online purchases, PayToday and CashOut transactions, a Platinum Credit Card, overdraft as well as personal loans (subject to approval)



A dedicated professional relationship banker



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Young Professional Account **N\$218,50**

Criteria: Earn more than N\$45 000 gross monthly income | NQF 9 qualification | Age: 18-29

► Youth Account

Watch your child's dreams and your savings flourish side-by-side. Every milestone reached, every piggy bank emptied, becomes a stepping stone towards their aspirations.

Benefits

Zero monthly maintenance fee.

FREE point-of-sale swipes at all tillpoints.

FREE Cellphone Banking subscription (USSD: *140*001#).



**Empower
your kids with
seamless
banking**



**Make your
life easy.**

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Youth Account **N\$0**

Income criteria: None | Age: Younger than 17

► Student Account

Our Student Account is perfect for full-time students looking to kick-start their career journey with better money choices. This account has a wide range of benefits. You can swipe your card for free (unlimited card payments) and enjoy free Online Banking. You can also manage your money 24/7 on the Money app.

Benefits

FREE gold debit card and card swipes.

FREE electronic payments.

FREE Cellphone Banking subscription (USSD: *140*001#).

FREE mobile app and Online Banking subscription.

FREE point-of-sale swipes at tillpoints.

Debit card that allows online purchases, PayToday transactions and CashOut transactions.



**Bankable
benefits for a
student on the
move**



**Make your
life easy.**

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visit nedbank.com.na.

Student Account **N\$10.50**

Criteria: Proof of registration at a tertiary institution or a valid student card | Age: 18 - 26

► Basic Banking

With a basic bank account, you can have your income paid into it and manage your money via the Money app or Online Banking. You can make payments, withdraw cash and set up regular payments.

Benefits

Debit card that allows online purchases, PayToday transactions and Cash Out transactions.

FREE Cellphone Banking subscription (USSD: *140*001#).

FREE mobile app and Online Banking subscription.

FREE own account transfers and electronic payments to Nedbank accounts.

3 FREE ATM withdrawals per month.



**Easy-to-use
account,
best for
transactions**



**Make your
life easy.**

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Basic Banking

Account **N\$0**

Criteria: Net monthly income of N\$3 000 or less | Age: 18 or older

► Senior Account

Embrace your golden years with the freedom to enjoy life. They should be marked by a shift in focus from the cost of banking to enjoying the rewards of your hard work.

Benefits

FREE internal and external debit orders.

FREE standing orders.

FREE point-of-sale swipes at all tillpoints.

FREE mobile app and Online Banking subscription.

FREE Cellphone Banking subscription (USSD: *140*001#).

FREE ATM withdrawals.

FREE own account transfers and electronic payments

Credit interest from a minimum balance of N\$10 000.



**Focus on
simplicity and
benefits in your
golden years**



**Make your
life easy.**

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Money app and shift to
the future of banking.

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Senior Account **N\$72**

Income criteria: None | Age: 55 or older



Start your
tomorrow **today**
with **Nedbank**
Youth Account.

Shift today



Get the Money app

nedbank.com.na

Medical professionals banking support

With dedicated Relationship Managers, tailored finance, and investment options, and access to financial planning, we provide a seamless banking experience for you and your future. Designed to enable your financial aspirations and grow with your needs, while giving you lifestyle benefits you deserve.

Day-to-day banking: A dedicated relationship manager trained to handle even the most complex request and appreciate your personal circumstances.

Finance your dreams: Access to loan facilities with preferential interest rates, including tech loans, asset finance for your practice and an overdraft facility or bridging finance of up to N\$200 000.

Benefits

Platinum Credit card: pre-qualified, starting from N\$10 000.

Vehicle loans: Up to 30% balloon payment.

Home loan takeovers: Bond and admin fees borne by the bank.

Lifestyle benefits: Platinum Private Banking bundled offering at 50% discount.

Free access to Internet Banking.



Medical banking facilities

Criteria: A gross monthly income of N\$45 000

Banking on agriculture

Whether you're looking to grow your agribusiness sustainably or want a flexible, resilient financial partner who can add significant value, Nedbank's bigger-picture approach means tailoring the most appropriate and innovative banking solutions to meet your needs.

NEDBOND: Finance fixed property or capital improvements to fixed property.

Medium-term loan: Financing productive assets (eg breeding herds of cattle), enhancing existing assets or financing of bush thinning activities.*

Agricultural equipment and machinery:

Finance tractors, farming machinery, etc over 60 months maximum.

*Repayments in line with the income stream



Agri renewable-energy loan

Over a maximum of 96 months*



Offerings matched to your banking needs

There's a Nedbank account for everyone to help them spend, save and invest. We are committed to making our fee structures simple, transparent and easy to understand. You can call us on +264 81 959 2222 during office hours and our consultants will answer all your questions about fees.

Choose the account and facilities that best meets your journey.



Lifestyle banking



Bank easy



Grow your money



Personal loans



Best for the family

	Gold Bundle	Young Professional	Platinum Bundle	Senior Account
Monthly service fee	N\$159	N\$218,50	N\$435	N\$72
Cash deposit	Free			
Cash withdrawal: Nedbank ATM	N\$2,90 per N\$100	First 2 withdrawals are free and thereafter N\$2,90 per N\$100		Free
Cash withdrawal: Non-Nedbank ATM	N\$5,60 + N\$2,74 per N\$100 (maximum N\$35)			
Cash withdrawal: Nedbank branch	N\$84 + N\$2,90 per N\$100			
Cash withdrawal: international	N\$63 + N\$2,90 per N\$100			
CashOut	N\$6			
Point-of-sale purchase	Free			
Point-of-sale international purchase	Free			N\$5,20 + N\$2,90 per N\$100
Debit order internal	Free			
Debit order external	Free			
Internet subscription fee	Free			
Internet banking payments Nedbank	Free			
Internet banking payments non-Nedbank	Free			
Mobile banking app fees:				
Beneficiary payment	Free			
Interaccount transfer	Free			
Prepaid airtime	Free			
Prepaid electricity	Free			
USSD Cellphone Banking fees:				
Beneficiary payment	Free			
Interaccount transfer	Free			
Prepaid airtime	Free			
Prepaid electricity	Free			

All fees VAT inclusive unless indicated otherwise

	Youth Account	Student Account	Basic Bank Account	Silver PAYU
Monthly service fee	N\$0	N\$10,50	N\$0	N\$0
Cash deposit	Free			
Cash withdrawal: Nedbank ATM	N\$2,90 Per N\$100		First 3 monthly withdrawals are free and thereafter N\$2,90 per N\$100	N\$2,90 per N\$100
Cash withdrawal: Non-Nedbank ATM	N\$5,60 + N\$2,74 per N\$100 (maximum N\$35)			
Cash withdrawal: Nedbank branch	N\$84 + N\$2,90 per N\$100			
Cash withdrawal: international	N\$63 + N\$2,90 per N\$100			
CashOut	N\$6			
Point-of-sale purchase	Free		N\$6	N\$6,50
Point-of-sale international purchase	N\$5,20 + N\$2,90 per N\$100			
Debit order internal	N\$16			
Debit order external	N\$31			
Internet subscription fee	N\$37,50	Free		N\$37,50
Internet banking payments Nedbank	N\$14,50	Free		N\$14,50
Internet banking payments non-Nedbank	N\$14,50	Free	N\$14,50	N\$14,50
Mobile banking app fees::				
Beneficiary payment	N\$13			N\$4,50
Interaccount transfer	Free			
Prepaid airtime	N\$2,10	Free	N\$2,10	
Prepaid electricity	Free			
USSD Cellphone Banking Fees:				
Beneficiary payment	N\$4,50	Free	N\$4,50	N\$4,50
Interaccount transfer	Free			
Prepaid airtime	N\$2,10	Free	N\$2,10	
Prepaid electricity	Free			

All fees VAT inclusive unless indicated otherwise.

	Platinum PAYU	Gold PAYU	Silver Savings Account
Monthly service fee	N\$90	N\$78,50	N\$14
Cash deposit	Free		
Cash withdrawal: Nedbank ATM	N\$2,90 per N\$100		
Cash withdrawal: Non-Nedbank ATM	N\$5,60 + N\$2,74 per N\$100 (maximum N\$35)		
Cash withdrawal: Nedbank branch	N\$84 + N\$2,90 per N\$100		
Cash withdrawal: international	N\$63 + N\$2,90 per N\$100		
CashOut	N\$6		
Point-of-sale purchase	N\$10,99		
Point-of-sale international purchase	N\$5,20 + N\$2,90 per N\$100		
Debit order internal	N\$16		
Debit order external	N\$31		
Internet subscription fee	N\$60		
Internet banking Payments Nedbank	N\$14,50		
Internet banking payments non-Nedbank	N\$14,50		
Mobile banking app fees:			
Beneficiary payment	N\$13		
Interaccount transfer	Free		
Prepaid airtime	N\$2,10		
Prepaid electricity	Free		
USSD Cellphone Banking fees:			
Beneficiary payment	N\$4,50		
Interaccount transfer	Free		
Prepaid airtime	N\$2,10		
Prepaid electricity	Free		

All fees VAT inclusive unless indicated otherwise

Gold PAYU and Silver savings are no longer sold.

Other fees

Make better **money choices**. Nedbank banking fees 2024/25

Payments, purchases and transfers	
Teller assisted local payment at Nedbank branch	N\$105
Teller assisted cross border payment at Nedbank branch	N\$348
Stop payment	N\$147
Channel recall fee	N\$344
Failed or reversed debit order	1.5% of value (minimum N\$46,50, maximum N\$200)
MobiMoney wallet	
Cash withdrawal: Nedbank ATM	First monthly withdrawal is free and thereafter N\$11,50 per transaction
Beneficiary payment	N\$12,70
Prepaid airtime	N\$2,20
Prepaid electricity	Free
Send money	
N\$0–N\$500	N\$11,99
N\$501–N\$1 000	N\$23
N\$1001–N\$1500	N\$31
N\$1 501–N\$4 000	N\$36
N\$4 001–N\$5 000	N\$37
Statements and balance enquiries	
Balance enquiry: Nedbank ATM	Free
Balance enquiry: non-Nedbank ATM	Free
Nedbank ATM mini statement	Free
Provisional statements	N\$1 per page
Advances and overdraft facilities	
Administration fees	N\$5 290
Property valuation	N\$5 510
Property guarantees	N\$1 140
Bond cancellation fee	N\$5 510
Vehicle and asset finance	
Opening of account	Free
Vehicle finance documentation fee	N\$4 970
Other asset documentation fee	N\$3 860

Overdrafts	
Annual review of facility	N\$262 + 1.05% of value (maximum N\$890)
Penalty fee	N\$115
Overdraft notices/reminders	N\$315
Other fees	
Opening and closing of account	Free
Duplicate deposit book	N\$115
Triplicate deposit book	N\$144
Card replacement fee	N\$194,50
Photocopies	N\$18
Auditors certificate	N\$641,50
Deed search fee	N\$682,50
Telephone Charges	N\$86
Letters of intent	N\$662
International banking	
Purchase of foreign currencies	3.15% of value (minimum N\$100)
Sale of foreign currencies	3.15% of value (minimum N\$100)
Inward swift transfers	0.96% of value (minimum N\$275 maximum N\$1 290)
Outward swift transfers	0.96% of value (minimum N\$275 maximum N\$1 290)
Transmission fee	N\$31
Guarantees and letters of credit	
Advising commissions	0.97% (minimum N\$1 155)
Confirming commissions	0.97% (minimum N\$1 155)
Exchange control fees	
Application to Bank of Namibia	N\$1 770
Additional holiday allowance	N\$1 770
Additional student allowance	N\$1 770
Additional maintenance allowance	N\$1 770
Attestation fee	N\$122

► Credit facilities

Making your plans happen – it's personal. With our credit facilities just a few clicks away, getting things moving could be simpler than you think. Whether you'd like a loan to consolidate debts or buy something special, we've got lending options to suit you.

Vehicle asset finance

Balloon payment of 30% on new vehicles.

Balloon payment of 20% on used vehicles.

Deposit of 10%.

Repayment period of up to 72 months.

Tech loan

Finance amount: N\$5 000–unlimited.

Repayment period of 24 months.

Prime minus 1% (for Nedbank clients).

Prime plus 2% (for non-Nedbank clients).

Agriculture Finance

Financing productive assets repaid over 60 months max.

Renewable energy loan payable over 96 months.

Home loan

First time buyers qualify for 0% deposit.

Loan term negotiable up to 20 years.

108% Home loans for Government, Parastatals and Corporate scheme clients

Repayment term tailored around your age and repay ability

Revolving home loan with its savings pocket for client's convenience

Bicycle and gear financing

Finance amount: N\$5 000 – unlimited.

Repayment period of 36 months.

Prime plus 2% (for Nedbank clients).

Prime plus 3% (for non-Nedbank clients).

Solar Financing

Asset based - up to 48 months, 10% deposit with competitive interest rate.

Personal finance - up to N\$ 200 000 over a 60 months, at prime plus 2%.

Nedbank Nedloan

Personal loans: N\$1 500–N\$100 000.

Repayment period: 12–60 months.

Monthly installments: salary deduction.

Deductions limited to 1/3 of your salary

SME finance

Debtor management: Up to 80% of invoice value due for payment.

Earn higher interest rates on idle capital reserves for 6 to 12 months.



POCKETPOS Easy card payment for your business.

Our credit facilities are designed to cover your short-, medium- or long-term financial needs. Be it for the financing of your personal needs or business goals.

*All credit facilities are subject to the standard credit criteria, affordability, credibility, and the track record of an applicant. Terms and conditions apply.



Apply for a tech
loan **for personal
or business use.**

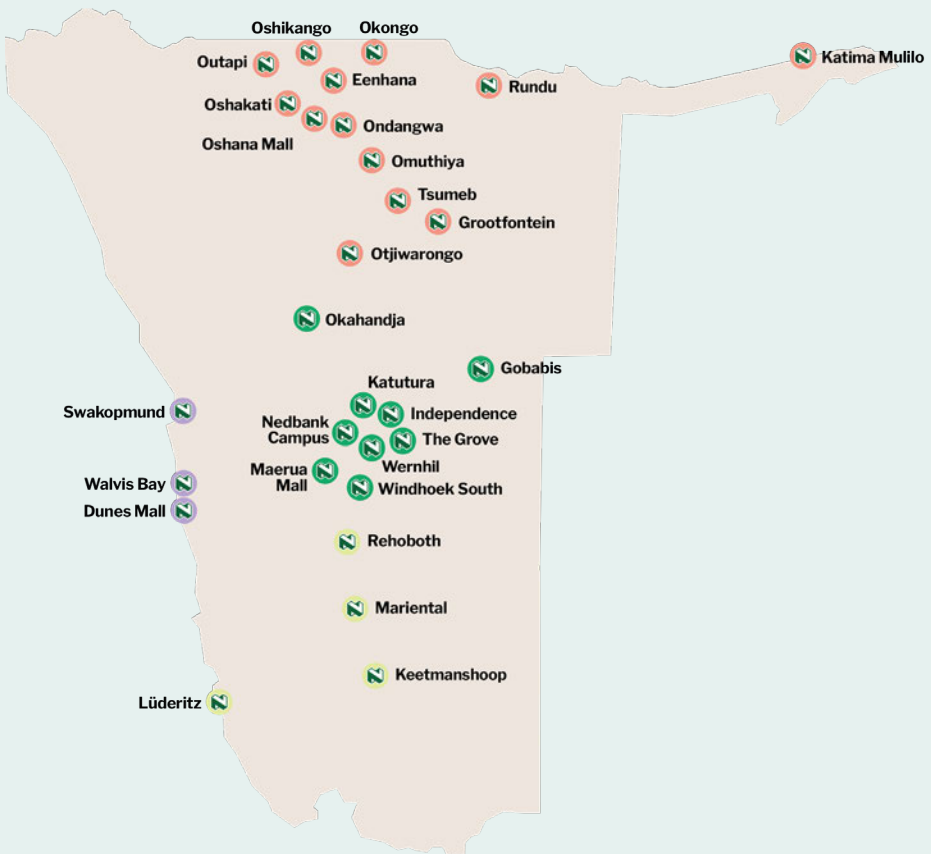
Shift today



Get the Money app

nedbank.com.na

Where can you find a Nedbank branch?



Our journey began in 1973 as Swabank with our first branch established in Keetmanshoop on 1 October 1973. Over the next 50 years we've steadily expanded, weaving a network of 26 branches across Namibia's Central, Coastal, South, and Northern regions, to serve the diverse needs of our people.

50TH

Charting 50 years
of growth with
Nedbank Namibia.

Central Region

Nedbank New Campus/Head Office	061 295 2222	Fidel Castro Street (opposite City Zoo Park), Windhoek
Wernhil/Main	061 295 2586/4	Shop M01, Wernhil Park, Phase 4, Windhoek
Windhoek South	061 295 2422	Garthanri Park, Shop 13, Corner Voigts and Kelvin Streets, Windhoek
Independence Avenue	061 295 2185	Carl List Building, Independence Avenue, Windhoek
Katutura	061 295 2766	C/o Rabbi Street & Independence Avenue, Katutura
Maerua Mall, Windhoek	061 295 2680	Shop 38/39, Maerua Mall, Windhoek
Grove Mall, Windhoek	061 295 2776	Shop 254, Chasie Street, Kleine Kuppe, Windhoek
Gobabis	062 577 200	Corner Church Street and Quito Quanavale Avenue, Gobabis
Okahandja	062 507 000	Shop 26, Erf 3164, West Sreet, Okahandja
Rehoboth	062 521 300	Shop 25, Erf 825, Sparrow Street, Rehoboth

Coastal Region

Walvis Bay	064 216 111	Corner Sam Nujoma Avenue and 11th Road, Walvis Bay
Dunes Mall, Walvis Bay	064 283 700	Shop 65, Erf 5433, c/o M36 and 18th Road, Dunes Mall, Walvis Bay
Swakopmund	064 414 311	10 Sam Nujoma Avenue, Swakopmund
Keetmanshoop	063 223 354/5	Corner 5th Avenue and Mittel Street, Keetmanshoop
Lüderitz	063 202 577	240 Bismarck Street, Lüderitz
Mariental	081 778 8418	Woermann and Brock, Erf 1117, Dr. Sam Nujoma Avenue, Mariental

Northern Region

Oshakati	065 220 062	Game Centre, Okatana Road, Oshakati
Ondangwa	065 241 796	Gwashamba Mall, Erf 2338, Main Road, Ondangwa
Oshikango	065 265 091	Shop 23/24, Oshikango Mall, Namakunde Road, Oshikango
Eenhana	065 263 016	Corner Sam Nujoma and Dr. Dimo Hamaambo Streets, Eenhana
Katima Mulilo	066 252 507	Shop 6B & 7, Zambesi Shopping Centre, Katima Mulilo
Grootfontein	067 240 730	Corner Okavango Road and Hage Geingob Avenue, Grootfontein
Outapi	065 251 950	Uutapi Tsandi Centre, Main Road, Outapi
Rundu	066 266 900	Rundu Mall, Shop GF028, Erf 1078, Eugene Kakukuru Str
Oshana Mall, Ongwediva	065 235 400	Shop 62/64, Erf 6315, Main Road, Ongwediva
Tsumeb	067 225 050	Unit 7, OMEG Stadt Platz, Erf 103, Hage Geingob Drive, Tsumeb
Otjiwarongo	067 314 808	Erf 28, Hage Geingob Avenue, Otjiwarongo
Omuthiya	081 240 0005	Spar, Okaale Lifestyle Complex, Main Road, Omuthiya
Okongo In store agency	065 266399	Build It store, Erf 462 Main Road Okongo

► Client Contact Center

Customer care center office hours:

Monday to Thursday : 7:30–20:00

Friday : 8:00–20:00

Saturday : 8:00–17:00

Sunday and public holidays : 9:00–13:00

After hours customer support:

Monday to Thursday : 20:00–7:30

Friday : 20:00–8:00

Saturday : 20:00–9:00

Sunday and public holidays : 13:00–7:30



For more information, contact the Customer Contact Centre on
+264 81 959 2222, or send an email to serviceplus@nedbank.com.na.




Customer care
that goes beyond
transactions.

Shift today



Get the Money app

nedbank.com.na



This year make the shift.

Whether you want a new car, are planning for your home or taking the big step of getting married, the best moments in life come with big financial challenges that should be met with the right bank at your side.

