



► Key Fact Statements

MiGoals Current Account



What is the product and how does it work?

MiGoals is a transactional account for all your daily needs. You get free card swipes and more banking convenience. While some transactions are free on MiGoals, some transactions do attract additional fees.

Things you need to know

- Fees charged for transactions will be deducted the day after the transactions have occurred.
- Our digital channels are free, and only transaction fees will be charged.
- You can save on your banking fees by using our digital channels to make your payments.
- Use your debit card to pay for online purchases and app payments.
- Always keep your details with the bank updated, especially your cellphone number and email address so that we can keep you up to date on your products.

Monthly fees and charges

- Monthly maintenance fee - R5.
- Card purchases - free.
- Cash withdrawals at participating retailers' points of sale* - R2.
- Point-of-sale Cash Deposits at Boxer Stores - R2 per R100 or part thereof
- Cash withdrawals at Nedbank ATMs - R10 per R1000 or part thereof
- Cash deposits at Nedbank ATMs - R2 per R100 or part thereof
- Inter-account transfers via digital channels - free.
- Payments via digital channels - R1.
- Debit orders (internal and external) - R3.
- Notifications on the Money app - free.
- eNotes, to help you keep track of your money - R0,50 per SMS.
- No-funds Alert, to know if you have insufficient funds for your debit orders - R10.
- Prepaid electricity, airtime or data - R1 per transaction.

For a full list of fees and charges see our pricing guide at <https://personal.nedbank.co.za/home/rates-and-fees.html>.

Download the Nedbank Money app from your app store.

You can view your accounts; buy airtime, data and vouchers; make payments; set card limits; and so much more. Available on the Google Play Store, Apple App Store and Huawei AppGallery.

For even more convenience, load your cards on Apple Pay, Samsung Pay, Garmin Pay, etc.

Make better money choices with the help of My Smart Money on the Money app.

Track your expenses against your budget and create savings goals. Get to know where you spend the money in your account and even create reports for yourself. With the credit score feature you can view your credit score whenever you want for free.

Complaints and questions

If you have any complaints, call us on 0860 444 000 or 011 710 4011, or send an email to clientfeedback@nedbank.co.za.

Fraud hotline

If you suspect fraud on your account, call our fraud hotline immediately on 0800 110 929. For tips on how to avoid being a victim of fraud please visit <https://personal.nedbank.co.za/home/fraud-awareness.html>.

How-to guides

Visit nedbank.co.za for how-to guides on downloading your statements, submitting complaints, using the Money app and so much more.

* This fee applies at Pick n Pay, Boxer and Shoprite stores where the cash-at-tillpoint service is offered