



Mr MIGUELMARCO RAMCHANDARAN M RAMCHANDARAN

109
LONGBURY DRIVE
PHOENIX
DURBAN
4068

135 Rivonia Road, Sandown, 2196
P O Box 1144, Johannesburg, 2000, South Africa

Lost cards 0800 110 929
Client services 0860 555 111

nedbank.co.za

Tax invoice

Important message

From **28 February 2023**, we will no longer send monthly investment statements by email or SMS. But don't worry – you can still view your statements on the **Money app** or **Online Banking** anytime. Visit www.nedbank.co.za/statement for more information.

Please examine this statement soonest. If no error is reported within 30 days after receipt, the statement will be considered as being correct.

Account summary

Account type	Account number
Current account	1192214994
Statement date:	05/07/2023
Statement period:	05/06/2023 – 05/07/2023
Statement frequency:	Monthly
Envelope:	1 of 1
Total pages:	3
Client VAT number:	

Bank charges summary

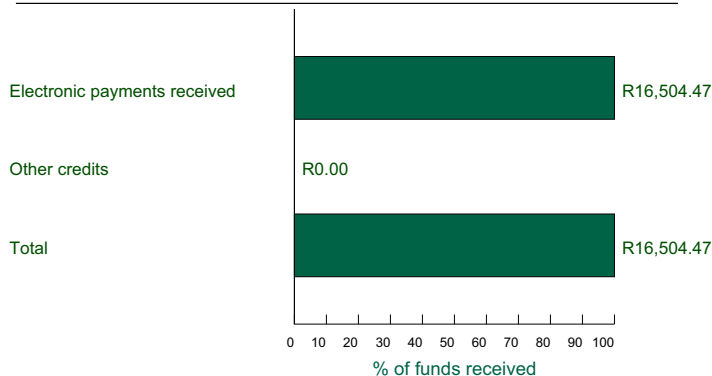
Saswitch fees	R63.00
Transaction service fees	R49.00
Other charges	R148.00
Bank charge(s) (total)	R260.00
*VAT inclusive @	15.000%
VAT calculated monthly	

Cashflow

Opening balance	R5,001.07
Funds received/Credits	R16,504.47
Funds used/Debits	R20,126.78
Closing balance	R1,378.76
Annual credit interest rate	0.000%

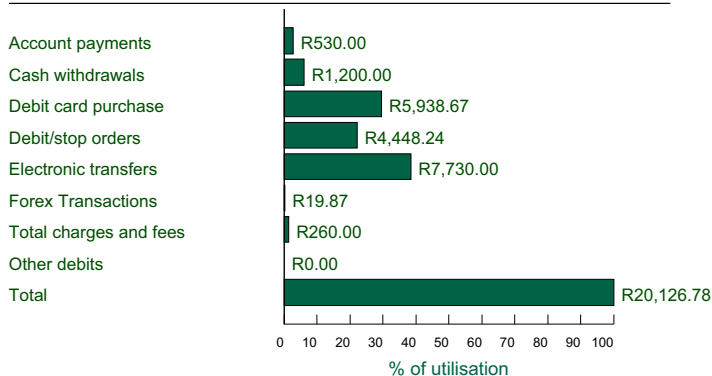
Total funds received/credits

R16,504.47



Total funds used/debits

R20,126.78



see money differently

NEDBANK

We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Service. Authorised financial services and registered credit provider (NCRCP16). Nedbank Limited Reg No 1951/000009/06.



Bank charges for the period 5 June 2023 to 5 July 2023

Narrative Description		Item cost (R)	VAT (R)	Total (R)
Electronic Charges	Saswitch fees	54.78	8.22	63.00
Transaction service fees		42.61	6.39	49.00
Other charges		128.70	19.30	148.00
Total Charges				260.00

Tran list no	Date	Description	Fees (R)	Debits (R)	Credits (R)	Balance (R)
	06/06/2023	Opening balance				5,001.07
000080	06/06/2023	SASW CASH 517992XXXXXX7866	19.50	300.00		4,701.07
	06/06/2023	EATFRESH RCL F517992XXXXXX7866		75.00		4,626.07
	06/06/2023	AMAZON WEB SER517992XXXXXX7866		10.11		4,615.96
	06/06/2023	OUTSURANCE OT93213382 CG6324		1,961.11		2,654.85
	07/06/2023	EXCLUSIVE BOOK517992XXXXXX7866		616.50		2,038.35
	07/06/2023	TotalSports Ga517992XXXXXX7866		299.95		1,738.40
	07/06/2023	OF 517992XXXXXX7866		125.37		1,613.03
	07/06/2023	STARBUCKS FX G517992XXXXXX7866		71.00		1,542.03
	07/06/2023	ORIENTAL RESTA517992XXXXXX7866		36.00		1,506.03
	08/06/2023	OF 517992XXXXXX7866		342.75		1,163.28
	08/06/2023	EATFRESH RCL F517992XXXXXX7866		87.00		1,076.28
	08/06/2023	EATFRESH RCL F517992XXXXXX7866		55.00		1,021.28
	09/06/2023	EATFRESH RCL F517992XXXXXX7866		82.00		939.28
	10/06/2023	GOOGLE *Ovchin517992XXXXXX7866		15.99		923.29
	10/06/2023	CROSS BORDER T5179920002747866		0.31		922.98
	12/06/2023	Cell C Airtime To +27611498474		10.00		912.98
	13/06/2023	Prepaid Airtime		1.50 *		911.48
	14/06/2023	Cell C Airtime To +27611498474		50.00		861.48
	14/06/2023	EATFRESH RCL F517992XXXXXX7866		17.00		844.48
	15/06/2023	EATFRESH RCL F517992XXXXXX7866		50.00		794.48
000081	15/06/2023	Prepaid Airtime		1.50 *		792.98
	17/06/2023	EATFRESH RCL F517992XXXXXX7866		22.00		770.98
	20/06/2023	ENGEN KS CONVE517992XXXXXX7866		200.00		570.98
	20/06/2023	EATFRESH RCL F517992XXXXXX7866		53.50		517.48
	20/06/2023	ENGEN KS CON C517992XXXXXX7866		30.00		487.48
	22/06/2023	GOOGLE *Grindr517992XXXXXX7866		149.99		337.49
	22/06/2023	EATFRESH RCL F517992XXXXXX7866		55.00		282.49
	22/06/2023	CROSS BORDER T5179920002747866		2.99		279.50
	23/06/2023	DECIDIO SALARY			16,504.47	16,783.97
	23/06/2023	Total Riverhor517992XXXXXX7866		200.05		16,583.92
	24/06/2023	Cell C Airtime To +27611498474		50.00		16,533.92
	24/06/2023	SASW CASH 517992XXXXXX7866	14.50	100.00		16,433.92
	24/06/2023	SASW CASH 517992XXXXXX7866	14.50	100.00		16,333.92
	24/06/2023	EATFRESH RCL F517992XXXXXX7866		22.00		16,311.92
	26/06/2023	food		7,600.00		8,711.92
	26/06/2023	SASW CASH 517992XXXXXX7866	14.50	100.00		8,611.92
	26/06/2023	ENGEN KS CONVE517992XXXXXX7866		800.05		7,811.87
	26/06/2023	EXCLUSIVE BOOK517992XXXXXX7866		604.00		7,207.87
	26/06/2023	C*Office Londo517992XXXXXX7866		580.00		6,627.87
	26/06/2023	OCEAN BASKET G517992XXXXXX7866		108.00		6,519.87
000082	26/06/2023	ENGEN KS CON C517992XXXXXX7866		62.90		6,456.97
	26/06/2023	GLORIA JEAN'S 517992XXXXXX7866		40.00		6,416.97
	26/06/2023	Instant payment fee		49.00 *		6,367.97
		Balance carried forward				

see money differently

NEDBANK

We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. Authorised financial services and registered credit provider (NCRCP16). Nedbank Limited Reg No 1951/000009/06.



Tran list no	Date	Description	Fees (R)	Debits (R)	Credits (R)	Balance (R)
		Balance brought forward				
	26/06/2023	Prepaid Airtime		1.50 *		6,366.47
	27/06/2023	VAT 27/05-26/06 = R33.99			0.00	6,366.47
	27/06/2023	MAINTENANCE FEE		115.00 *		6,251.47
	27/06/2023	SASWITCH FEE		63.00 *		6,188.47
	28/06/2023	EATFRESH RCL F517992XXXXXX7866		58.50		6,129.97
	29/06/2023	GOOGLE *Grindr517992XXXXXX7866		149.99		5,979.98
	29/06/2023	Oz-Takealot Online		530.00		5,449.98
	29/06/2023	OUTSURANCE OT93213382 EC2361		2,487.13		2,962.85
	29/06/2023	CROSS BORDER T5179920002747866		2.99		2,959.86
	30/06/2023	DRI*AVAST Soft517992XXXXXX7866		679.00		2,280.86
	30/06/2023	EATFRESH RCL F517992XXXXXX7866		55.00		2,225.86
	30/06/2023	CROSS BORDER T5179920002747866		13.58		2,212.28
	01/07/2023	EATFRESH RCL F517992XXXXXX7866		65.00		2,147.28
	03/07/2023	Cell C Airtime To +27611498474		20.00		2,127.28
	03/07/2023	SASW CASH 517992XXXXXX7866	27.00	600.00		1,527.28
	04/07/2023	EATFRESH RCL F517992XXXXXX7866		55.00		1,472.28
	04/07/2023	AMAZON WEB SER517992XXXXXX7866		10.02		1,462.26
000083	04/07/2023	Prepaid Airtime		1.50 *		1,460.76
	05/07/2023	EATFRESH RCL F517992XXXXXX7866		55.00		1,405.76
	05/07/2023	GB LINKAGE FEE5898461093597621		27.00 *		1,378.76
Closing balance						1,378.76

see money differently

NEDBANK

We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Service. Authorised financial services and registered credit provider (NCRCP16).
Nedbank Limited Reg No 1951/000009/06.