



Superior savings and investment options

Product disclosure

see money differently

NEDBANK
PRIVATE WEALTH



Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed Deposit

Notice Deposit Accounts

A range of fixed deposit and notice deposit accounts that connect you with competitive rates of return and flexible access to your money. Options including 'electronic' offer preferential interest rates when you invest via the app or online banking.

Fixed Deposit

	Fixed Deposit	Electronic Fixed Deposit	EasyAccess Deposit	OptimumPlus*	Electronic OptimumPlus**	Platinum Fixed Deposit
Description	Invest a lump sum of at least R5 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.	Invest a lump sum of at least R1 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.	Invest a lump sum of at least R25 000 for 12 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed. It offers you all the benefits of a fixed deposit, plus the option to access 50% of your original capital when you need it.	Invest a lump sum of at least R5 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.	Invest a lump sum of at least R1 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate. Your lump sum is guaranteed.	Invest a lump sum of at least R100 000 for one to 60 months and enjoy the returns of a competitive fixed interest rate with access to a portion of your money when you need it. Your lump sum is guaranteed.
Minimum initial deposit	R5 000	R1 000	R25 000	R5 000	R1 000	R100 000
Can you make additional deposits?	No	No	No	No	No	No
Access to your money	No access during the investment term.	No access during the investment term.	Access to 50% of your capital with 24 hours' notice – no impact on your rates and no penalties. Maximum of two withdrawals each year of a minimum of R1 000 each. Your balance must stay above R25 000 to carry on earning interest.	No access during the investment term.	No access during the investment term.	You can make three withdrawals totalling 30% of original capital, with a minimum withdrawal of R10 000.
Rates	<ul style="list-style-type: none"> Competitive, market-related interest rate based on how much you invest and for how long. Capital and interest are guaranteed – you always get out more than what you put in. 	<ul style="list-style-type: none"> Competitive, market-related interest rate based on how much you invest and for how long. Capital and interest are guaranteed – you always get out more than what you put in. Preferential rates apply because the account is opened and maintained exclusively using the Nedbank Private Wealth app or online banking. 	<ul style="list-style-type: none"> Guaranteed fixed-interest rate if your balance is above R25 000. 	<ul style="list-style-type: none"> Competitive, market-related interest rate based on how much you invest and for how long. Capital and interest are guaranteed – you always get out more than what you put in. 	<ul style="list-style-type: none"> Competitive, market-related interest rate based on how much you invest and for how long. Capital and interest are guaranteed – you always get out more than what you put in. Preferential rates apply because the account is opened and maintained exclusively using the Nedbank Private Wealth app or online banking. 	<ul style="list-style-type: none"> Competitive, market-related interest rate based on how much you invest and for how long. Capital and interest are guaranteed – you always get out more than what you put in.
Interest paid out or reinvested	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.	Interest can be paid monthly, quarterly, half-yearly or on maturity.	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.	Interest is calculated daily and can be paid out monthly, quarterly, half-yearly, annually or on maturity.	Interest is calculated and paid out monthly, quarterly, half-yearly, annually or on expiry.
Fees	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> Third party payment fees. Penalty fees in the event of an early withdrawal. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.

*This is the same as the Fixed Deposit, but is for clients 55 years and older.

** This is the same as the Electronic Fixed Deposit, but is for clients 55 years and older.

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Notice Deposit Accounts

	JustInvest	MoneyTrader	32Day Notice	Electronic 32Day Notice	Tax-free Savings	PlatinumInvest
Description	A money market investment account that offers competitive, tiered interest rates linked to market conditions. You can access your money with 24 hours' notice.	A money market investment account that offers competitive, market-linked returns. You earn the same rate regardless of your balance. You can access your money with 24 hours' notice.	A 32-day notice deposit for as little as R250 that offers competitive interest rates and short-term flexibility. Your funds are guaranteed.	A 32-day notice deposit for as little as R250 that offers competitive interest rates and short-term flexibility. Your funds are guaranteed.	The Tax-free Savings provides you with an opportunity to save your money and enjoy the proceeds, tax free.	The Platinum Invest account offers competitive, tiered interest rates with the flexibility to make additional deposits and access your funds within 24 hours whenever you need them.
Minimum initial deposit	R500	R50 000	R250	R250	R500. Current legislation stipulates that the annual contribution limit is R36 000 and the lifetime contribution limit is R500 000 per individual. If you contribute R36 000 per financial year, the interest earned on the deposit will be tax free.	R500
Can you make additional deposits?	Yes – minimum R100	Yes – minimum R5 000	Yes – minimum R100	Yes – minimum R100	Yes – minimum R50	Yes – minimum R100
Access to your money	You must give one business day's notice to make a full or partial withdrawal, and each withdrawal must be at least R100. You must maintain a minimum balance of R500.	You must give one business day's notice to make a full or partial withdrawal, and each withdrawal must be at least R5 000. You must maintain a minimum balance of R50 000.	You must give 32 days' notice to make a full or partial withdrawal, and each withdrawal must be at least R100.	You must give 32 days' notice to make a full or partial withdrawal, and each withdrawal must be at least R100.	A minimum of 24 hours' notice to access funds, minimum R50. Amounts that are withdrawn may not be replaced as they will be added to the contributions for the financial year.	You must give one business day's notice to make a withdrawal, and each withdrawal must be at least R100.
Rates	<ul style="list-style-type: none"> Highly competitive rate linked to money market conditions. Interest rates are tiered, so the higher your balance, the higher your rate. 	<ul style="list-style-type: none"> Highly competitive rate linked to money market conditions. 	<ul style="list-style-type: none"> Interest rates are tiered, so the higher your balance, the higher your rate. Capital and interest are guaranteed – you always get out more than what you put in. 	<ul style="list-style-type: none"> Interest rates are tiered, so the higher your balance, the higher your rate. Capital and interest are guaranteed – you always get out more than what you put in. Preferential rates apply because the account is opened and maintained exclusively using the Nedbank Private Wealth app or online banking. 	<ul style="list-style-type: none"> Competitive, tiered interest rates. 	<ul style="list-style-type: none"> Interest rates are tiered, so the higher your balance, the higher your rate. Capital and interest are guaranteed – you always get out more than what you put in.
Interest paid out or reinvested	Interest is calculated daily and can be capitalised monthly.	Interest is calculated daily and can be paid out or capitalised monthly.	Interest is calculated daily and can be paid out or capitalised monthly.	Interest is calculated daily and can be paid out or capitalised monthly.	You can choose to have your interest paid out monthly or capitalised.	Interest is calculated and paid out monthly.
Fees	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> No monthly fees or commissions. Refer to the fees pricing brochure at nedbankprivatewealth.co.za. 	<ul style="list-style-type: none"> Cash deposit fees and third-party payment fees. Certain transactional fees may apply. Refer to the fees pricing brochure at nedbankprivatewealth.co.za.



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