



► Small Business Services

**Join South Africa's
best SME bank.**

NEDBANK

Dear Business Owner

Whether you are starting a business, running an established enterprise or looking to expand, you need a reliable and affordable banking partner who understands the challenges of your business and responds to your needs with flexible solutions.

Nedbank has extensive experience in serving businesses. We offer a comprehensive suite of payment, investment and finance solutions, as well as specialist industry services that extend beyond banking.

We are here to create a seamless banking experience for you, your business and your employees.



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Day-to-day banking packages

Startup Bundle

Zero monthly maintenance fees for 2 years

The following are included in the 2-year period, after which pay-as-you-use pricing will apply:

- Up to 20 transactions.
- Cash withdrawals of up to R5 000 a month at a Nedbank ATM.
- Cash deposits of up to R10 000 a month at a Nedbank ATM.
- No annual card fee on your debit card for 1 year.
- eNotes with in-app notifications.

You can also enjoy the following:

- Access to the Money app and Online Banking.
- A dedicated relationship banker.
- Access to SimplyBiz for networking, deals and support.

MoneyTracker

Want to see where your money is going? MoneyTracker helps you track your finances, set budgets, create and manage invoices, and more. This free money management tool is available on the Money app and Online Banking.

Business Bundle 50

Fixed monthly fee

Includes 50 day-to-day transactions with unlimited inter-account transfers, up to 5 ATM withdrawals, and any combination of electronic funds transfer (EFT) payments, debit orders and point-of-sale (POS) swipes.

A cash deposit benefit of R50 000 through a Nedbank ATM or an Intelligent Depositor device.

Business Bundle 100

Fixed monthly fee

Includes 100 day-to-day transactions with unlimited inter-account transfers, up to 10 ATM withdrawals and any combination of EFT payments, debit orders or point-of-sale (POS) swipes.

A cash deposit benefit of R100 000 through a Nedbank ATM or an Intelligent Depositor device.

The following services are included in your Business Bundle at no additional cost:

- Access to the Money app and Online Banking.
- A Nedbank Business Cheque Card.
- A choice of credit card – small business or Nedbank Rewards Revolve*.
- eNotes with in-app notifications.
- Greenbacks membership.

* Subject to affordability and credit checks.

Business pay-as-you-use

Pay-as-you-use pricing

Full transactional capabilities for a low monthly maintenance fee.

N5000 Account

Fixed monthly fee

Pay zero monthly maintenance fees when you maintain a monthly balance of R50 000 or more.

An interest-bearing account tailored to societies, body corporates, clubs, charitable organisations, and non-profit organisations under section 21 of the Companies Act, 1973. It excludes estates, trusts and trust companies registered with the Companies and Intellectual Property Commission (CIPC).

You also get the following when you maintain a monthly balance of R50 000 or more:

- Free card swipes
- Free account payments
- Free debit and stop orders
- Discounts of 50% on interaccount transfer fees

Debit transactions must be for at least R500.

Visit business.nedbank.co.za/small-business.html to learn more.

Day-to-day banking

Card acceptance

Investments

Flexible finance

Industry expertise

Insurance and risk

Banking and Beyond

Day-to-day banking

Cash and global trade solutions



Cash-handling services

Deposit cash using our Intelligent Depositor devices available at most branches. Our cash centre services and on-site cash devices are ideal for high-volume cash businesses.



Make and receive international payments

Nedbank offers a simple, convenient and secure way to make and receive international payments for business and personal transactions on the Money app and Online Banking.



Global trade solutions

Conduct trade flow and mitigate the operational and financial risks associated with cross-border payments.

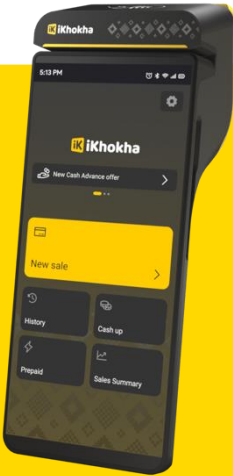
Sign up on our global trade platform to manage regular trade payments and exchange rates. Our team of global experts are here to assist you for more complex needs.

Control the chaos with iKhokha

iKhokha, a subsidiary of Nedbank, backs South Africa’s entrepreneurs in building the businesses of their dreams.

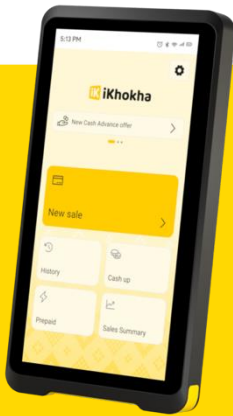
iK Flyer

Take card payments and print receipts in seconds with our smartest, fastest card machine.



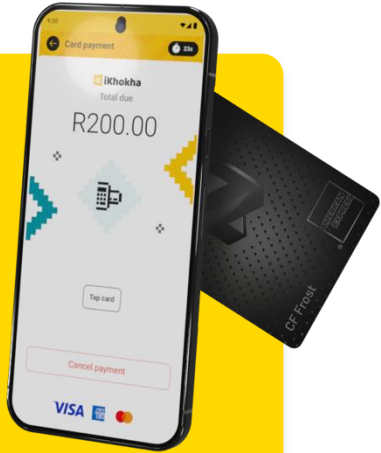
iK Flyer Lite

Accept payments wherever business takes you, with the portable and pocket-sized iK Flyer Lite.



iK Tap on Phone

Accept card payments with your Android smartphone and free iKhokha app.



Your entire business in 1 place

Grow your business

- Access a business cash advance of up to R1 million and pay it back through a percentage of your daily card sales.
- Sell prepaid products and earn an extra income with iK Prepaid.
- Speed up your checkout point with iK POS.
- Protect your assets and peace of mind with iK Business Cover.

Sell online

- Launch your own online store in minutes with iK Webstore.
- Create and send unlimited free payment links with iK Pay Link.
- Accept secure online payments on your website with iK Pay Gateway.

Manage your day-to-day business

- Unlock free business management tools on-the-go with the iKhokha App.
- Get real-time insights and analytics on your iK Dashboard.
- Upload and sync thousands of products with catalogue management.
- Keep track of money coming in and going out with iK Accounting.

Get started at connect.ikhokha.com/nedbank-power-up-your-business-with-ikhokha



Same-day payouts

Nedbank clients get same-day payments twice a day, 365 days a year, including public holidays.

Existing Nedbank POS clients with devices bought before June 2026 will continue to receive support.

Investments to suit your business needs

Make surplus cash in your business work as hard as you do by using our range of investment solutions. You can easily open, fund and manage your investments from the Money app or Online Banking.

We also offer specialist investment solutions for legal practices and businesses required to hold funds on behalf of their clients.

Investment solution to manage surplus cash in your business

Savings, notice and fixed deposits.

Invest surplus cash in your business to optimise your return while meeting your working capital and liquidity needs.

Pick from our broader range of retail deposits with varying terms and notice periods. Enjoy preferential rates on our platinum range of investments – exclusive to Small Business Services and Private Clients.

Available for existing clients through Online Banking or the Money app.

Tailored investment solutions

Invest with Nedgroup Investments in a range of local and offshore unit trusts or open a stockbroking account for your business to trade.

For comprehensive financial advice, your relationship banker will introduce you to one of our business financial advisers.

For larger investment amounts you can access our direct dealing treasury desk.

Specialised investment solutions for legal practices and businesses holding funds on behalf of their clients

NedTrust

Benefit from an interest-bearing current and investment account specifically designed for legal practices to comply with the Legal Practice Act, 28 of 2014.

Key features and benefits

- Credit interest is paid monthly on a section 86(2) account. Nedbank can perform the calculation and reconciliation of interest and charges on behalf of the attorney and pay the net interest automatically to the Legal Practitioners Fidelity Fund.
- In a section 86(4) account, 5% of the interest earned on the account is automatically paid to the fund.

Corporate Saver

Corporate Saver is our funds administration system, that is specifically designed for business clients who manage third-party funds.

The system is widely used by attorneys, estate agents and financial intermediaries to efficiently and profitably administer estate, trust and transitional funds, as well as individual investment deposits for their clients.



Flexible finance for your business

Small-business loan

With a maximum loan amount of R2 million, term of up to 12 months, and fixed monthly instalments, the small-business loan provides easy-to-access funding to grow your business.

To qualify, your business must meet the following criteria:

- Sole proprietorship, private company Pty (Ltd), close corporation (CC), or incorporated business.
- Single directorship.
- More than 6 months in operation.
- Annualised turnover of more than R500 000.
- Have a Nedbank business account in good standing.

To apply, log in to Online Banking and go **to Applications > For my business > Borrow > Small-business loan.**

Expand your business

Buying more vehicles? Expanding your operations? Moving to bigger premises? Let us finance your vehicles, equipment and owner-occupied property on flexible terms and rates.

Explore term loans, buyouts or other specialist solutions.

Small Business Credit Card

Get a business credit card that is personalised to your individual needs and affordability. For startups, small-to-medium sized businesses and sole proprietors with a minimum annual turnover of R150,000.

What you get

- Credit personalised to individual needs and affordability.
- Revolving facility where you pay only the minimum outstanding balance.
- Up to 55 days of interest-free credit.
- Swipe and earn Greenbacks.

Boost your cash flow and free up working capital

Cash flow is the lifeblood of every business. As your financial partner, we can improve your cash flow cycle, unlock additional cash flow or offer facilities to cater for unforeseen events.

We will help you select the best financial solution, from traditional overdrafts and credit card facilities to innovative products. We offer products such as invoice discounting (which can unlock up to 80% of your debtors book).

iK Cash Advance

Access a business cash advance of up to R1 million and pay it back through a percentage of your daily card sales. Quick, flexible funding for eligible iKhokha merchants.

Read more at ikhokha.com/ik-cash-advance.

For more complex financial needs, talk to us about our specialist finance solutions.

Tailored offerings

We have specialists with in-depth knowledge to understand your unique challenges.

Medical practice banking

Whether you are starting a practice or investing in new premises or equipment, we have a wealth of industry solutions to support you:

- Financing of specialist medical equipment
- A medical-practice account that can be used to manage the daily transactional needs of your practice, such as receiving medical aid payments
- Point-of-sale devices at tailored rates
- Investment or insurance options to meet the needs of your practice.

Email us at: medical@nedbank.co.za.



Insurance and risk management solutions

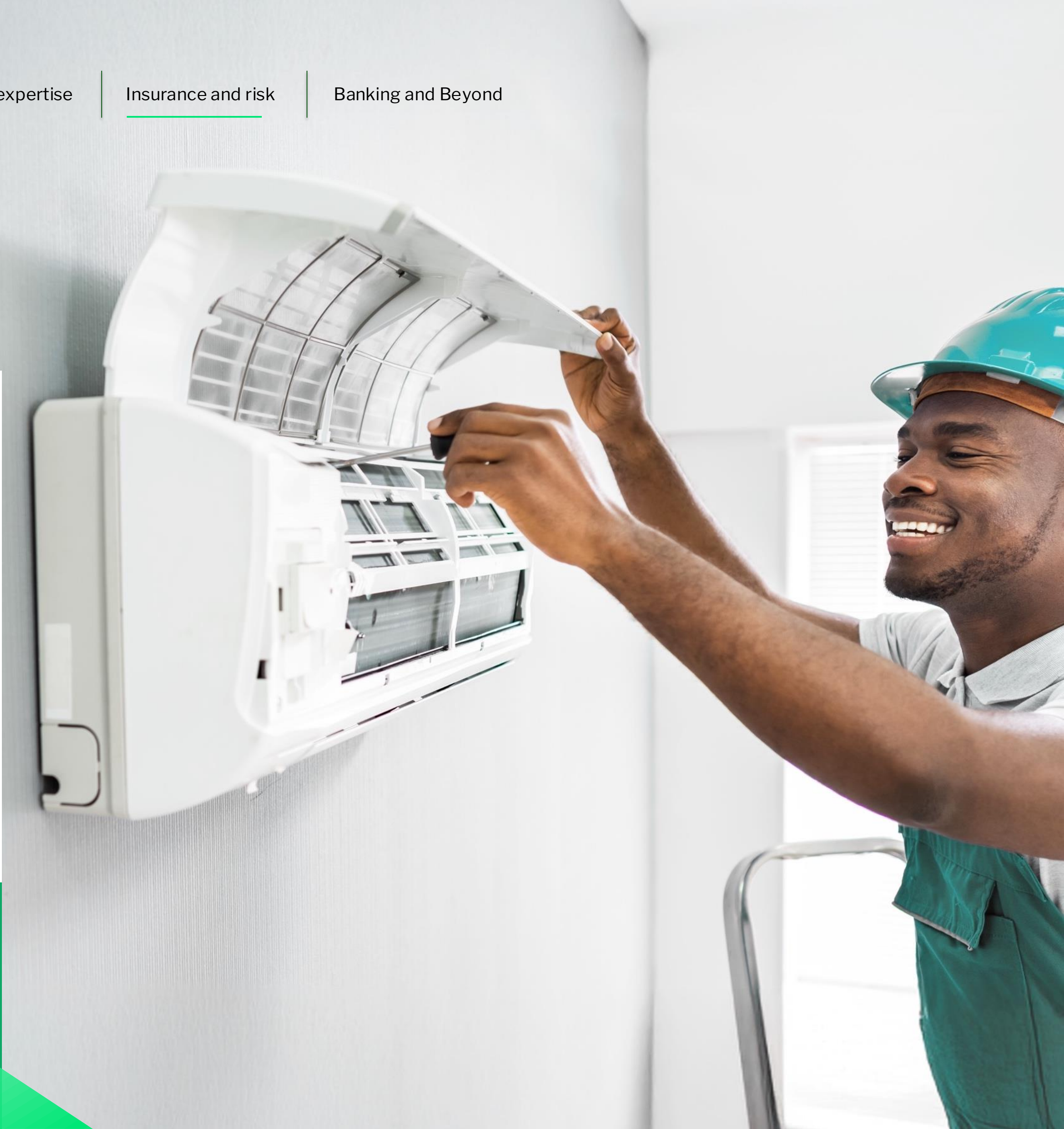
Whether you own a small, medium, or large business, our dedicated risk advisers can tailor an insurance solution for your needs and risk profile.

These solutions will be provided by our selected business partners.

	General business cover	Commercial and corporate property	Heavy commercial vehicles		
	Construction	Engineering	Agriculture	Debtors insurance	Fuel retail
	General liability cover	Professional liability cover	Directors' and officers' liability cover		

Contact us for tailor-made solutions that are carefully designed around the unique needs of your business.

Call 0860 333 111 to get a quote.



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Banking and Beyond

Banking and Beyond

Turn big ideas into business success

Nedbank Pitch & Polish showcases some of South Africa's most promising entrepreneurs as they compete, learn and grow under the guidance of experienced business leaders and mentors.

With expert insights, practical business lessons and inspiring entrepreneurial journeys, Pitch & Polish offers valuable learning for anyone looking to build and grow a business.

Visit **pitchandpolish.com** and see how bold ideas are transformed into business success.

Empower your business journey

The Township Entrepreneurs Alliance (TEA) Kasi Business Workshops, supported by Nedbank, provide entrepreneurs with practical business training, mentorship, networking opportunities and growth insights.

Whether you're starting out or scaling up, these workshops are designed to help you build a stronger, more sustainable business.

Your guide to business essentials

As your banking partner, we want to help you understand and handle the complexities of starting and running a business. So, we have developed a guide to help you do this.

The Essential Guide for Small-business Owners touches on some of the fundamental decisions every business owner faces. This will help you to be better prepared for your engagements with the bank and avoid common mistakes when setting up your business.

Download the guide at
business.nedbank.co.za/content/dam/nedbank/small-business/pdf/essential-guide-for-small-business-owners.pdf

Business registration services

To register a company with up to 3 owners who are South African citizens, we recommend that you use the CIPC online BizPortal service.

In addition to the traditional banking solutions, Nedbank also offers practical tools to support you on your business journey.

Accounting partners

With Nedbank's direct feeds, small-business clients can get on with doing what they're really passionate about – running their business. Direct feeds allow small businesses and their accountants to import transactions automatically and directly from their Nedbank accounts to their accounting software.

You do not need third parties to enable data flows, so there are no delays setting up or refreshing data, giving you complete control. This will significantly reduce the time you spend importing your bank data manually.

Avo Renewables

Unlock the potential of solar, wind, and water solutions to elevate your business. By lowering your electricity costs significantly and achieving true energy independence, you can boost your business and secure a reliable water supply.

Join forces with Avo Renewables to forge a sustainable future that empowers our planet, strengthens our economy and enriches our communities. Let's make a lasting impact together!

For more information visit
business.nedbank.co.za/small-business.html



SimplyBiz

Success in business goes beyond a great idea — it’s about having award-winning support, resources, and connections. SimplyBiz is a free platform that is here to support you at every step of your journey. Whether you’re just getting started or ready to scale, you’ll find expert insights, practical tools, and connections to help you tackle challenges, connect with fellow business owners, and uncover new growth opportunities. **SimplyBiz has been recognised globally for empowering SMEs beyond banking.**



Get connected
Network and get access to a library of articles, webinars and exciting competitions in community.



Get discounts
Get discounts for you and your staff and find relevant apps to support your operations in Business Solutions.



Get advertising
Market your products and services to other businesses in Directory.



Get skills
Get vital skills, toolkits and 1-on-1 coaching for every stage of your business lifecycle in Academy.

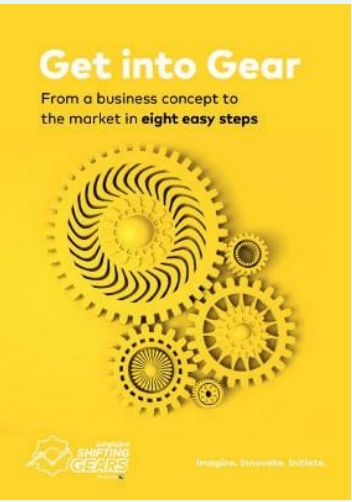


Get leads
Generate leads and advertise new business opportunities in Marketplace.



Get funding
Explore funding options with Nedbank, investors and crowdfunding in Funding.

Join at simplybiz.co.za today.



Take your high-level concept and turn it into a solid business plan with the Change Gear podcast series.

Scan the code
to listen in English, Afrikaans, isiZulu or Sesotho.





Awarded South Africa's best SME bank.

- Global Finance Magazine – Global Finance Awards 2026
- The Asian Banker – Global Middle East and Africa Awards 2022, 2023, 2024, 2025, 2026

Small businesses are the lifeblood of our economy. Through your hard work, passion and dedication, you contribute to the growth and well-being of our communities and our country.

We are available 24/7 to answer your banking questions or arrange an appointment.

📞 0800 116 400

✉ smallbusinessservices@nedbank.co.za

💻 nedbank.co.za/smallbusiness