

2

Date 29 Dec 2005

ATT KEITH WEEKS

Cardholder's name and title M. BHAM

Account/plastic number 5898460003747623 Account type PERSONAL NORMAL CREDIT

Statement date 11/05 Current balance 6 515.71 Available balance 57 184.29

| Transaction date | Posting date | Plastic suffix | Description | Amount |
|------------------|--------------|----------------|--|------------|
| 08 Nov 2005 | 09 Nov 2005 | 202 | S*BRENNERS TOYOTA BRAAMFONTEIN ZA | 937.84 |
| 12 Nov 2005 | 12 Nov 2005 | 202 | NEDBANK SIGNET TERRACE TLENASIA ZA PAYMENT | - 900.00 |
| 12 Nov 2005 | 12 Nov 2005 | | CASH DEPOSIT FEE (*) CREDIT CARD | 10.42 |
| 14 Nov 2005 | 14 Nov 2005 | 202 | TT NED LENASIA LENASIA ZA PAYMENT | - 1 000.00 |
| 14 Nov 2005 | 14 Nov 2005 | | CASH DEPOSIT FEE (*) CREDIT CARD | 11.30 |
| 22 Nov 2005 | 22 Nov 2005 | | CREDIT INTEREST | - 0.02 |

Total VAT on Fees 3.04

* Subject to VAT at 14.00%

P.O. Box 1975
LENASIA 1820

REGISTERING COMPETITOR 20/04/06 854-
Commission 1/0 Phone 011- 4475
PRETORIA

SINCE 1964 I HAD A CREDIT CARD WITH NEDBANK FOR GOODS PURCHASES I ALWAYS MADE A CASH PAYMENT ON DUE DATE. AND WAS NEVER CHARGED FOR PAYMENT THIS PAYMENT WENT THROUGH MY CREDIT AMOUNT PAID. SUDDENLY IN NOVEMBER PAYMENT I AM CHARGED A DEPOSIT FEE, I OBJECTED TO THIS IN A FAX TO NEDBANK H/O 15/1/2006 NO RESPONSE AT ALL. 2 FOLLOW UP LETTERS NO REPLY

I EXPLAIN TO THEM CASH DEPOSIT YOU MUST HAVE AN A/C, WHICH I HAVE NOT. I ONLY GOT THE CREDIT CARD. NOW THEY WANT TO CHARGE CLIENTS FOR CASH PAYMENT. CHEQUE PAYMENT GOES NO FEES I AM A PENSIONER.

ATTACH IS A COPY OF CREDIT CHARGER I WAS NEVER NOTIFY OF THE CHARGER

KIND REGARDS
M. BHAM



Credit card charges

Effective from 1 July 2005

P.O. Bot 1975,
LEWASIA 1820
20/04/06 Phone 011
854-4475
REGISTERING
COMPETITION W/O COMMISS.
PRETORIA

Type of transaction/fee

Charges (VAT Inclusive at 14%)

Annual fees, including lost-card protection fees

ALL KEITH WEEKS.

| | |
|----------------------------------|---------|
| Dezign Card (age 18 - 24) | R89,00 |
| Classic Credit | R110,00 |
| Classic card | R110,00 |
| Gold card | R110,00 |
| Platinum card | R145,00 |
| Nedbank Garage Credit Card | R400,00 |
| Dezign Garage Card (Age 18 - 24) | R110,00 |
| Fuel transaction fees | R89,00 |
| Nedbank Greenbacks linkage | R3,25 |
| Cash withdrawal | R160,00 |

CashPoint® ATM →

Saswitch ATM

Over the counter

Withdrawal international

Cash deposit

Over the counter

R2,85 plus R0,90 per R100 or part thereof.
R2,85 plus R0,90 per R100 or part thereof, plus R6,30.
R2,85 plus R1,00 per R100 or part thereof.
R33,00

R2,85 plus R0,90 per R100 or part thereof up to a maximum of R50,00.

Penalty fees

Returned cheque/APO

Telegram

Overlimit

Late-payment fees

Statement request fees

Voucher copy request

Local

Foreign

R125,00
R60,00
R80,00
R86,50
R7,00 per statement.

NO MENTION IS
MADE OF CASH
PAYMENT ON CREDIT
CARDS.

CASH DEPOSIT YOU MUST
HAVE ACCOUNT

Electronic transfer

Self-service terminal

NetBank

Internet banking: subscription fees

R3,20
R3,20
R22,80 per month.

Money saver

Banking electronically is quicker, more convenient and more cost-effective.

Also remember that transactions that take you over your credit limit and communications from us notifying you bring about additional charges.

Nedbank Limited Reg No 1951/000009/08

We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudaman for Banking Services. We are an authorized financial services provider.

I FULLY SUPPORT YOUR REVIEW ON
BANK CHARGES AND CREDIT CARD PAYMENTS.
AT TIMES SERVICES FOR CONSUMER IS
POOR FOR CONSUMER.
M. BHARY