DON'T *live life* WITHOUT IT™

The American Express® Platinum Credit Card

The American Express® Gold Credit Card

American Express® Green Card

American Express® Platinum Credit Card

American Express® Gold Credit Card

American Express® Blue Credit Card

2023 Card Fees

Maintenance fee						
Credit facility service fee* (monthly)	R32	R21	R21	From R32	From R21	From R21
Primary Card (monthly)	R458	R75	R44	R64	R39	R39
Additional Card (monthly)	Free	Free	Free	Free	Free	R32
Initiation fee						
Initiation (once-off)	R180	R180	NA	R180	R180	R180
Loyalty fees						
Linkage (monthly)	Free	R28	R28	R28	R28	R28
Enrolment (once-off)	Free	Free	Free	Free	Free	Free
Fees for cash withdrawals						
At a Nedbank ATM	R2,50 per R100 or part thereof	R2,50 per R100 or part thereof	R2,50 per R100 or part thereof	R2,50 per R100 or part thereof	R2,50 per R100 or part thereof	R2,50 per R100 or part thereof
At a Saswitch ATM	R12 plus R2,50 per R100 or part thereof	R12 plus R2,50 per R100 or part thereof	R12 plus R2,50 per R100 or part thereof	R12 plus R2,50 per R100 or part thereof	R12 plus R2,50 per R100 or part thereof	R12 plus R2,50 per R100 or part thereof
Over the counter	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof
Overseas	R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof
International currency conversion fee[1]	2%	2%	2%	2%	2%	2%
Fees for deposits						
Cash deposit at a branch	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof
Cash deposit at an IDATM	R1,50 per R100 or part thereof	R1,50 per R100 or part thereof	R1,50 per R100 or part thereof	R1,50 per R100 or part thereof	R1,50 per R100 or part thereof	R1,50 per R100 or part thereof
Fees for transfers and payments						
Payment on Nedbank Online Banking and at an SST[2]	R8,35	R8,35	R8,35	R8,35	R8,35	R8,35
Transfer on Nedbank Online Banking and at an SST[2]	Free	Free	Free	Free	Free	Free
Transfer in a branch	R200	R200	R200	R200	R200	R200
Other fees						
Dishonoured payment	R35	R35	R35	R35	R35	R35
Late payment	Free	Free	Free	Free	Free	Free
Incorrectly disputed transaction (local)	R165	R165	R165	R165	R165	R165
Incorrectly disputed transaction (international)	R200	R200	R200	R200	R200	R200
Tracing	Up to R410	Up to R410	Up to R410	Up to R410	Up to R410	Up to R410
Balance enquiry in a branch	R22	R22	R22	R22	R22	R22
Enquiry at a Nedbank ATM	Free	Free	Free	Free	Free	Free
Enquiry at a Saswitch ATM	R10	R10	R10	R10	R10	R10
Lost Card	Free	Free	Free	Free	R150	R150
Face-to-face Card delivery	Free	R170	R170	Free	R170	R170
Same-day Card replacement service (including delivery)	R450	R450	R450	R450	R450	R450
Monthly Online Banking subscription[3]	Free	Free	Free	Free	Free	Free
Transactional SMS	Free	Free	Free	Free	Free	Free
Nedbank ATM transaction list	R11	R11	R11	R11	R11	R11
Point-of-sale (POS) balance enquiry	R2	R2	R2	R2	R2	R2
Counter Statement (transaction list)	R40	R40	R40	R40	R40	R40
NetBank (internet banking) transactions						
NetBank balance enquiry	Free	Free	Free	Free	Free	Free
NetBank interaccount transfer	Free	Free	Free	Free	Free	Free
NetBank third-party payment	R8,35	R8,35	R8,35	R8,35	R8,35	R8,35
NetBank transaction list – up to five years	Free	Free	Free	Free	Free	Free
NetBank archive image of deposit slip or cheque	Free	Free	Free	Free	Free	Free
Other VAS options						
Airtime	R1,50	R1,50	R1,50	R1,50	R1,50	R1,50
Data	R1,50	R1,50	R1,50	R1,50	R1,50	R1,50
Electricity	R1,50	R1,50	R1,50	R1,50	R1,50	R1,50
Other vouchers	Free	Free	Free	Free	Free	Free
Telephone Banking: Self-service transactions						
Telephone Banking: Self-service balance enquiry	Free	Free	Free	Free	Free	Free
Telephone Banking: Self-service interaccount transfer	Free	Free	Free	Free	Free	Free
Telephone Banking: Self-service third-party payment	Free	Free	Free	Free	Free	Free
Cellphone Banking transactions						
Cellphone Banking balance enquiry	Free	Free	Free	Free	Free	Free
Cellphone Banking interaccount transfer	Free	Free	Free	Free	Free	Free
Cellphone Banking third-party payment	R8,35	R8,35	R8,35	R8,35	R8,35	R8,35
Fees for declined transactions due to insufficient money						
At a Nedbank ATM	Free	Free	Free	Free	Free	Free
At another bank's ATM	Free	Free	Free	R10	R10	R10
At a POS device	Free	Free	Free	R8,50	R8,50	R8,50
Nedbank Online Banking payment notification fees						
By SMS	R0,50	R0,50	R0,50	R0,50	R0,50	R0,50
By email	R0,50	R0,50	R0,50	R0,50	R0,50	R0,50
By fax	R22	R22	R22	R22	R22	R22
LOTTO fees						
LOTTO	R2,00	R2,00	R2,00	R2,00	R2,00	R2,00
PowerBall	R2,00	R2,00	R2,00	R2,00	R2,00	R2,00
LOTTO PLUS	R2,00	R2,00	R2,00	R2,00	R2,00	R2,00

All fees include VAT at 15% and are effective from 1 January 2022.

1 A currency conversion fee will apply to all foreign transactions.
2 Includes banking at self-service terminals, Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service and Agent-assisted, and Cellphone Banking WAP.
3 Online Banking fee charged if this is the only Nedbank account.
ATM Automated teller machine
IDATM Intelligent Depositor ATM
SSD Self-service device
SST Self-service terminal

Green Charge Card (no longer offered in market)

Platinum Credit Card (no longer offered in market)

Gold Credit Card (no longer offered in market)

Blue Credit Card (no longer offered in market)

* The credit facility service fee covers the costs associated with providing the up to 55 days' interest-free credit card facility, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility. Staff rates on risk-based priced accounts are to be set at 50% of the Tier 1 rate.

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