



The American Express® Gold Credit Card 2021 fees

All fees include VAT at 15% and are effective from 1 January 2021.

Maintenance fee

Credit facility service fee* (monthly)	From R18.50
Primary Card (monthly)	R63.00
Additional Card (monthly)	Free

Initiation fee

Initiation (once-off)	R670.00
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Loyalty fees

Linkage (monthly)	R25.00
Enrolment (once-off)	Free

Fees for cash withdrawals

At a Nedbank a ATM	R2.20 per R100 or part thereof
At a Saswitch a ATM	R10.50 plus R2.20 per R100 or part thereof
Over the counter	R80.00 plus R2.20 per R100 or part thereof
Overseas	R55.00 plus R2.20 per R100 or part thereof
International currency conversion fee ¹	2%

Fees for deposits

Cash deposit at a branch	R80.00 plus R2.00 per R100 or part thereof
Cash deposit at an IDATM	R1.20 per R100 or part thereof

Fees for transfers and payments

Payment on Nedbank Online Banking and at an SST ²	R8.35
Transfer on Nedbank Online Banking and at an SST ²	R4.30
Transfer in a branch	R100.00

Other fees

Dishonoured payment	R90.00
Late payment	Free
Incorrectly disputed transaction (local)	R160.00
Incorrectly disputed transaction (international)	R195.00
Tracing	Up to R410.00
Balance enquiry in a branch	R15.00
Enquiry at a Nedbank ATM	Free
Enquiry at a Saswitch ATM	R8.50
Nedbank ATM transaction list	R8.50
POS Balnce Enquiry	R2.00
Over the counter Statement Branch	R30.00
Over the counter Transaction List Branch	R30.00
Lost Card	Free
Face-to-face Card delivery	R160.00
Same-day Card replacement service (including delivery)	R430.00
Monthly Nedbank Online Banking subscription ³	Free
Transactional SMS	Free

Fees for declined transactions due to insufficient money

At a Nedbank ATM	Free
At another bank's ATM	Free
At a point-of-sale device	Free

Nedbank Online Banking payment notification fees

By SMS	R1.15
By email	R1.15
By fax	R15.00

LOTTO fees

LOTTO	R2.70
PowerBall	R2.70
LOTTO Plus	R2.70

* 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.

- 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
SSD Self-service device
SST Self-service terminal
IDATM Intelligent Depositor ATM



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