



The American Express® Gold Credit Card 2022 fees

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

Maintenance fee

Credit facility service fee* (monthly)	R20
Primary Card (monthly)	R70
Additional Card (monthly)	Free

Initiation fee

Initiation (once-off)	R670
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Loyalty fees

Linkage (monthly)	R26
Enrolment (once-off)	Free

Fees for cash withdrawals

At a Nedbank ATM	R2,30 per R100 or part thereof
At a Saswitch ATM	R11 plus R2,30 per R100 or part thereof
Over the counter	R80 plus R2,30 per R100 or part thereof
Overseas	R55 plus R2,30 per R100 or part thereof
International currency conversion fee ¹	2%

Fees for deposits

Cash deposit at a branch	R80 plus R2,30 per R100
Cash deposit at an IDATM	R1,30 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	Free
Transfer in a branch	R165

Other fees

Dishonoured payment	R40
Late payment	Free
Incorrectly disputed transaction (local)	R160
Incorrectly disputed transaction (international)	R195
Tracing	Up to R410
Balance enquiry in a branch	R20
Enquiry at a Nedbank ATM	Free
Enquiry at a Saswitch ATM	R10
Lost Card	Free
Face-to-face Card delivery	R160
Same-day Card replacement service (including delivery)	R450
Monthly Online Banking subscription ³	Free
Transactional SMS	Free
Nedbank ATM transaction list	R10
POS balance enquiry	R2
Counter Statement (transaction list)	R35
NetBank (internet banking) transactions	
NetBank balance enquiry	Free
NetBank interaccount transfer	Free
NetBank third-party payment	R8,35
NetBank transaction list – up to five years	Free
NetBank archive image of deposit slip or cheque	Free

Other VAS options

Airtime	R1,50
Data	R1,50
Electricity	R1,50
Other vouchers	Free

PhoneBank: self-service transactions

Phonebank: self-service balance enquiry	Free
Phonebank: self-service interaccount transfer	Free
Phonebank: self-service third-party payment	Free

Cellphone banking transactions

Cellphone banking balance enquiry	Free
Cellphone banking interaccount transfer	Free
Cellphone banking third-party payment	R8,35

Fees for declined transactions due to insufficient money

At a Nedbank ATM	Free
At another bank's ATM	R10
At a point-of-sale device	R8,50

Nedbank Online Banking payment notification fees

By SMS	R1
By email	R1
By fax	R20

Lotto fees

Lotto	R1,50
PowerBall	R1,50
Lotto Plus	R1,50

* The credit facility service fee covers the costs associated with providing the up to 44 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.

Employee 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.
 - 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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