



The American Express® Gold Credit Card 2023 fees

All fees include VAT at 15% and are effective from 1 January 2023.

Maintenance fee

Credit facility service fee* (monthly)	R21
Primary Card (monthly)	R75
Additional Card (monthly)	Free

Initiation fee

Initiation (once-off)	R180
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Loyalty fees

Linkage (monthly)	R28
Enrolment (once-off)	Free

Fees for cash withdrawals

At a Nedbank ATM	R2,50 per R100 or part thereof
At a Saswicht ATM	R12 plus R2,50 per R100 or part thereof
Over the counter	R100 plus R2,50 per R100 or part thereof
Overseas	R60 plus R2,50 per R100 or part thereof
International currency conversion fee ¹	2%

Fees for deposits

Cash deposit at a branch	R100 plus R2,50 per R100 or part thereof
Cash deposit at an IDATM	R1,50 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	R200

Other fees

Dishonoured payment	R35
Late payment	Free
Incorrectly disputed transaction (local)	R165
Incorrectly disputed transaction (international)	R200
Tracing	Up to R410
Balance enquiry in a branch	R22
Enquiry at a Nedbank ATM	Free
Enquiry at a Saswicht ATM	R10
Lost Card	Free
Face-to-face Card delivery	R170
Same-day Card replacement service (including delivery)	R450
Monthly Online Banking subscription ³	Free
Transactional SMS	Free
Nedbank ATM transaction list	R11
Point-of-sale (POS) balance enquiry	R2
Counter Statement (transaction list)	R40

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

Telephone Banking: Self-service transactions

Telephone Banking: Self-service balance enquiry	Free
Telephone Banking: Self-service interaccount transfer	Free
Telephone Banking: 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	Free
At a POS device	Free

Nedbank Online Banking payment notification fees

By SMS	R0,50
By email	R0,50
By fax	R22

LOTTO fees

LOTTO	R2,00
PowerBall	R2,00
LOTTO PLUS	R2,00

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



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