



The American Express® Business Gold Card

All fees include VAT at 15% and are effective from 1 January 2020.

Annual service fees ¹

	Fee amount
One card	R530,00
Two to 25 cards (per card)	R425,00
26+ cards (per card)	R310,00
Once-off initiation fee	R530,00
Linked (PTC)	R580,00
Membership Rewards® enrolment and linkage	R288,00
Membership Rewards® enrolment and linkage accrued to company*	R500,00

Transaction

Purchases

Credit card transaction fee

Fee amount

Free

Value-added services

Credit facility fee***

Free

Transactional SMS notification

Free

Online reporting and data services ⁵

Pricing dependent on solutions

Historical-statement request**

Free

Deposits

Cash (over the counter and at Nedbank ATM)

R75,00 plus R2,00 per R100,00

Cheque (over the counter and at Nedbank ATM)

R65,00

Cash withdrawals

Over the counter at Nedbank branch

R75,00 plus R2,00 per R100,00

Nedbank ATM and SSD

R2,00 per R100,00

Another bank's ATM

R10,00 plus R2,00 per R100,00

International ATM ²

R50,44 plus R2,00 per R100,00

Transfers and payments

Interaccount transfer ³

R4,30

Electronic payment ³

R8,35

Branch interaccount transfer

R80,00

Notifications

Nedbank Online Banking payment – SMS

R1,15

Nedbank Online Banking payment – email

R1,00

Nedbank Online Banking payment – fax

R10,00

Balance enquiries

Nedbank ATM and SSD

Free

Another bank's ATM

R8,00

Over the counter at Nedbank branch

R8,00

Nedbank Online Banking

Free

Statement enquiries

Nedbank ATM

Free

Nedbank SST

Free

Emailed/Posted statement

Free

Other fees

Dishonoured payment

R150,00

Tracing

Up to R499,00

Incorrectly disputed transaction

R220,00

(local or international)

Other charges

Crossborder transaction fee – American Express ²

2%

Card replacement

Free

Face-to-face card delivery

Free

Same-day card delivery

R410,00

Crossborder delivery**** ⁶

Dependent on destination

Special clearance of cheque deposit in branch

R130,00

Monthly user online banking subscription fee ⁴

Free

Monthly business online banking subscription fee ⁴

Free

* Where Membership Rewards® are accrued to the company, a fee of R500 per linked card is applicable.

** Copies of statements older than three months may be charged at R9,00 per statement. Subject to negotiation.

*** Subject to negotiation.

**** For crossborder deliveries and deliveries elsewhere – Scotland, Wales and Ireland a charge of R800 applies. Deliveries to London attracts a charge of R490.

1 Annual service fees are charged per card in arrear and an initiation fee, for the same amount, will be applied on account opening.

2 All foreign exchange transactions attract a crossborder transaction fee.

3 Includes transfers and payments through SSTs, SSDs, Nedbank Online Banking, Cellphone Banking WAP, SMS Banking and Telephone Banking.

4 Online banking fee charged only if this is the sole Nedbank account.

5 Available on all American Express cards. Pricing dependent on online reporting and data service solutions.

6 Subject to change.

ATM – automated teller machine
 APO – automatic payment order
 PTC – personal travel card
 SSD – self-service device
 SST – self-service terminal

Debit interest rate is 16%.



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