



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

Value-added services

Credit facility fee***

Transactional SMS notification

Online reporting and data services ⁵

Historical-statement request**

Deposits

Cash (over the counter and at Nedbank ATM)

Cheque (over the counter and at Nedbank ATM)

Cash withdrawals

Over the counter at Nedbank branch

Nedbank ATM and SSD

Another bank's ATM

International ATM ²

Transfers and payments

Interaccount transfer ³

Electronic payment ³

Branch interaccount transfer

Notifications

Nedbank Online Banking payment – SMS

Nedbank Online Banking payment – email

Nedbank Online Banking payment – fax

Balance enquiries

Nedbank ATM and SSD

Another bank's ATM

Over the counter at Nedbank branch

Nedbank Online Banking

Statement enquiries

Nedbank ATM

Nedbank SST

Emailed/Posted statement

Other fees

Dishonoured payment

Tracing

Incorrectly disputed transaction

(local or international)

Other charges

Crossborder transaction fee – American Express ²

Card replacement

Face-to-face card delivery

Same-day card delivery

Crossborder delivery**** ⁶

Special clearance of cheque deposit in branch

Monthly user online banking subscription fee ⁴

Monthly business online banking subscription fee ⁴

* 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.

Debit interest rate is 16%.

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



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do business
WITHOUT IT™