



## The American Express® Gold Card 2020 fees

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

### Maintenance fee

Credit facility service fee* (monthly)	From R17,50.
Primary card (monthly)	R60,00.
Additional card (monthly)	Free.

### Initiation fee

Initiation (once-off)	R641,58.
-----------------------	----------

### Loyalty fees

Linkage (monthly)	R24,00.
Enrolment (once-off)	Free.

### Fees for cash withdrawals

At a Nedbank a ATM	R2,00 per R100.
At a Saswitch a ATM	R10,00 plus R2,00 per R100.
Over the counter	R75,00 plus R2,00 per R100.
Overseas	R50,44 plus R2,00 per R100.
International currency conversion fee <sup>1</sup>	2%.

### Fees for deposits

Cash deposit at a branch	R75,00 plus R2,00 per R100.
Cash deposit at an IDATM	R1,00 per R100.
Cheque deposit	R65,00.
Special clearance of cheque deposited in a branch	R130,00.

### Fees for transfers and payments

Payment on Nedbank Internet Banking and at an SST <sup>2</sup>	R8,35.
Transfer on Nedbank Internet Banking and at an SST <sup>2</sup>	R4,30.
Transfer in a branch	R80,00.

### Other fees

Dishonoured payment	R90,00.
Late payment	Free.
Incorrectly disputed transaction (local)	R160,00.
Incorrectly disputed transaction (international)	R180,00.
Tracing	Up to R410,00.
Balance enquiry in a branch	R8,00.
Enquiry at a Nedbank ATM	Free.
Enquiry at a Saswitch ATM	R8,00.
Lost card	Free.
Face-to-face card delivery	R160,00.
Same-day card replacement service (including delivery)	R410,00.
Monthly Nedbank Internet Banking subscription <sup>3</sup>	Free.
Transactional SMS	Free.

### Fees for declined transactions due to insufficient funds

At a Nedbank ATM	n/a.
At another bank's ATM	n/a.
At a point-of-sale device	n/a.

### Nedbank Internet Banking payment notification fees

By SMS	R1,15.
By email	R1,00.
By fax	R10,00.

### LOTTO fees

LOTTO	R2,60.
PowerBall	R2,60.
LOTTO Plus	R2,60.

\* 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.

<sup>1</sup> A currency conversion fee will apply to all foreign transactions.

<sup>2</sup> Includes banking at self-service terminals, Nedbank Internet Banking, SMS Banking, Telephone Banking Self-service and Agent-assisted and Cellphone Banking WAP.

<sup>3</sup> Internet banking fee charged if this is the sole Nedbank account.

ATM Automated teller machine

SSD Self-service device

SST Self-service terminal

IDATM Intelligent Depositor ATM