



## 2019 Card Fees

### The American Express® Gold Credit Card

**Card fees and interest rates** All fees are VAT inclusive and effective from 1 January 2019.

Monthly maintenance fee R30,00.  
Additional-card fee Free.

#### Membership Rewards™ service fees

Loyalty linkage fee (monthly) R23,00.  
Once-off initiation fee R189,65.

#### Purchases

Credit Card Free.  
Transactional SMS notification Free.

#### Deposits

Cash deposit at Nedbank branch R50,00 plus R2,00 per R100,00.  
Cash deposit at Nedbank ATM R1,00 per R100.  
Cheque (over the counter and at a Nedbank ATM) R45,00.

#### Cash withdrawals

Over the counter at a Nedbank branch R50,00 plus R2,00 per R100,00 or part thereof.  
Nedbank ATM and SSD R2,00 per R100,00 or part thereof.  
Saswitch ATM R8,00 plus R2,00 per R100,00 or part thereof.  
Overseas<sup>2</sup> R50,44 plus R2,00 per R100,00 or part thereof.  
International currency conversion fee<sup>2</sup> 2%.

#### Transfers and payments

Electronic payment (internet and SSD)<sup>1</sup> R8,10.  
Transfer (internet and SSD)<sup>1</sup> R4,10.  
Transfer (over the counter at a Nedbank branch) R75,00.

#### Notifications

Nedbank Internet Banking payment – SMS R1,10.  
Nedbank Internet Banking payment – email R0,95.  
Nedbank Internet Banking payment – fax R8,00.

#### Balance enquiries

Nedbank ATM and SSD Free.  
Another bank's ATM R7,00.  
Branch R7,00 (first enquiry free per billing cycle).  
Internet banking Free.

#### Statement enquiries

Nedbank ATM Free.  
Nedbank SST Free.  
Emailed/Posted statement Free.

#### Other fees

Tracing Up to R399,00.  
Incorrectly disputed transaction (local or international) R160,00.  
Monthly credit facility service fee \* From R19,00.

#### Other charges

Lost/Stolen card-replacement R135,00.  
Face-to-face card delivery R155,00.  
Same-day card-replacement service (including delivery) R399,00.  
Special clearance of cheque deposit in branch R120,00.  
Monthly internet banking subscription fee<sup>3</sup> R16,14.  
Declined transaction fee due to insufficient funds:

- At a Nedbank ATM Free
- At another bank's ATM R8,60.
- At a point-of-sale device R8,60.

Dishonoured payment R90,00.

### New credit interest rates for the American Express Gold Credit Card

#### Bands

R0,01c – R49 999,99  
R50 000,00 +

#### New credit interest rates

0,25%  
0,50%

<sup>1</sup> Includes banking at self-service terminals, Nedbank Internet Banking, SMS Banking, Telephone Banking Self-service and Agent-assisted and Cellphone Banking WAP.

<sup>2</sup> A currency conversion fee will apply to all foreign transactions.

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

ATM automated teller machine

SST self-service device

SSD self-service terminal



DON'T *live life* WITHOUT IT™

\* The monthly credit facility service fee may vary depending on your risk profile (maximum of R45,00). 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.

Debit interest rate from 19,90% to 20,75%. The debit interest rate may vary depending on your risk profile (maximum of 20,75%).