



## 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.
<b>Membership Rewards™ service fees</b>	
Loyalty linkage fee (monthly)	R23,00.
Once-off initiation fee	R189,65.
<b>Purchases</b>	
Credit Card	Free.
Transactional SMS notification	Free.
<b>Deposits</b>	
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.
<b>Cash withdrawals</b>	
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%.
<b>Transfers and payments</b>	
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.
<b>Notifications</b>	
Nedbank Internet Banking payment – SMS	R1,10.
Nedbank Internet Banking payment – email	R0,95.
Nedbank Internet Banking payment – fax	R8,00.
<b>Balance enquiries</b>	
Nedbank ATM and SSD	Free.
Another bank's ATM	R7,00.
Branch	R7,00 (first enquiry free per billing cycle).
Internet banking	Free.
<b>Statement enquiries</b>	
Nedbank ATM	Free.
Nedbank SST	Free.
Emailed/Posted statement	Free.
<b>Other fees</b>	
Tracing	Up to R399,00.
Incorrectly disputed transaction (local or international)	R160,00.
Monthly credit facility service fee *	From R19,00.
<b>Other charges</b>	
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	New credit interest rates
R0,01c – R49 999,99	0,25%
R50 000,00 +	0,50%

- 1 Includes banking at self-service terminals, Nedbank Internet Banking, SMS Banking, Telephone Banking Self-service and Agent-assisted and Cellphone Banking WAP.
  - 2 A currency conversion fee will apply to all foreign transactions.
  - 3 Internet banking fee charged if this is the sole Nedbank account.
- ATM automated teller machine  
SSD self-service device  
SST self-service terminal

\* 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 19,65% to 20,50%. The debit interest rate may vary depending on your risk profile (maximum of 20,50%).



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