



2017

Card

pricing

Realise
the
potential™

The American Express® Credit Card

Card fees and interest rates All fees are VAT inclusive and effective from 1 January 2017.

Monthly service fees

*Monthly fee from
Supplementary Card R24,00.
R24,00.

Membership rewards service fees

Loyalty linkage fee (monthly) R20,00.
Loyalty enrollment fee R240,00.
Once-off initiation fee R188,00.

Purchases

Credit Card Free.
Transactional SMS notification Free.

Deposits

Cash (over the counter and at a Nedbank ATM) R11,00 plus R1,40 per R100,00 or part thereof (minimum R17,00).
Cheque (over the counter and at a Nedbank ATM) R20,00.

Cash withdrawals

Over the counter at a Nedbank branch R40,00 plus R1,40 per R100,00 or part thereof.
Nedbank ATM R4,50 plus R1,40 per R100,00 or part thereof.
Saswitch ATM R7,00 plus R4,50 plus R1,40 per R100,00 or part thereof.
Overseas² R40,00 plus R1,40 per R100,00 or part thereof.
International currency conversion fee 2%.

Transfers and payments

Electronic payment (internet and SSD)¹ R8,00.
Transfer (internet and SSD)¹ R4,00.
Transfer (over the counter at a Nedbank branch) R40,00.

Notifications

Internet banking payment – SMS R1,00.
Internet banking payment – email R0,80.
Internet banking payment – fax R5,50.

Balance enquiries

Nedbank ATM Free.
Another bank's ATM R5,00.
Branch R5,00 (first enquiry free per billing cycle).
Internet Banking Free.

Statement enquiries

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

Other fees

Dishonoured payment R90,00.
Tracing Up to R377,00.
Incorrectly disputed transaction (local or international) R150,00.
Credit facility fee** R13,00.

Other charges

Lost/Stolen Card replacement R130,00.
Face-to-face Card delivery R135,00.
Same-day Card-replacement service (including delivery) R375,00.
Special clearance of cheque deposit in branch R100,00.
Self-service banking: Subscription fee¹ R16,00.
Returned cheque R90,00.

Declined transactions fee due to insufficient funds

- At a Nedbank ATM Free
- At a nother Bank's ATM R8,50.
- At a Point of Sale device R8,50.

Special clearance of a cheque deposited in a branch R100,00.

Face-to-face card delivery (where applicable) R135,00.

Same-day card delivery R375,00.

Replacement card R130,00.

New credit interest rates for the American Express Credit Card

Bands	New credit interest rates
R0,01c – R4 999,99	0,25%
R5 000,00 – R14 999,99	0,50%
R15 000,00 – R49 999,99	0,50%
R50 000,00 +	0,75%

1 Includes banking at self-service terminals, internet banking (NetBank), 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 service fee may vary depending on your risk profile (maximum of R55,40).

** The Credit Facility 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 20,15% to 20,75%. The debit interest rate may vary depending on your risk profile (maximum of 21%).