

**Nedbank Group Limited / American Express® Lounge Access
Terms and conditions**

1 Complimentary Lounge Access

1.1 Complimentary Lounge access is available to holders of the below mentioned cards providing such cards are in good standing:

1.1.1 Complimentary access, no spend requirements:

- American Express Centurion Card
- American Express Platinum Charge Card

1.1.2 Complimentary access, dependent on meeting spend requirements:

- American Express Platinum Credit Card
- American Express Gold Charge Card
- American Express Gold Credit Card

1.1.3 Corporate card complimentary access, no spend requirements:

- American Express Corporate Gold
- American Express Corporate Green
- American Express Business Gold

1.2 **The number of visits listed on the table below apply on an account level even if there is supplementary card linked to the account.**

Product	Access to Bidvest Lounges within the border of South Africa:		Qualifying Spend*	Lounge Access Visit Allocation		Lounge Access Rates (including VAT)	
	Domestic	International		Cardholder	Guest	Cardholder	Guest
Qualifying Consumer cards:							

American Express Centurion Card	✓	✓	None	Unlimited free access	Unlimited free access for three (3) guests when travelling with cardholder		
American Express Platinum Charge Card	✓	✓	None	Unlimited free access	Unlimited free access for two (2) guests when travelling with cardholder		
American Express Platinum Credit Card	✓	-	Average of R4,000-00	12	0		
American Express Gold Credit Card	✓	-	Average of R3,500-00	12	0		
American Express Gold Charge Card	✓	-	Average of R3,500-00	12	0		
Qualifying Corporate cards:							
American Express Corporate Gold	✓	✓	None	Unlimited free access	15% discounted rate	Cardholder Domestic: free for Cardholder International: free for cardholder	Pay in Lounge: Guest Domestic: R182-61 Guest International: R305-22
American Express Corporate Green	✓	✓	None	15% discounted rate	15% discounted rate	Pay In Lounge: Cardholder Domestic: R182-61	Pay In Lounge: Guest Domestic: R182-61 Guest International: R305-22

						Cardholder International: R305-22	
American Express Business Gold	✓	✓	None	15% discounted rate	15% discounted rate	Pay In Lounge: Cardholder Domestic: R182-61 Cardholder International: R305-22	Pay In Lounge: Guest Domestic: R182-61 Guest International: R305-22

* Refer to section XX below for an explanation of Qualifying Spend.

2 Walk-in Rates:

Should you not qualify for a complimentary visit as per the outlined Terms and Conditions, the following rates will be charged:

American Express Rates (including VAT)			
Lounge access		Current Nedbank discount	Non-Nedbank client rate
Domestic	Per cardholder	R185-25	R221-90
	Per guest	R221-90	R221-90
International	Per cardholder	R371-90	R372-00
	Per guest	R372-00	R372-00

When a cardholder has exceeded their visits, they will no longer appear in the daily file that Nedbank provides to the Bidvest Premier Lounge. The cardholders do not pay the discounted rate in the Lounge, but the prevailing walk-in rate as per Bidvest Premier Lounge terms and conditions

3 Qualifying Criteria

Access to the Bidvest Premier Lounges is dependent on you meeting the below qualifying conditions as determined by Nedbank Group Limited / American Express:

3.1 Your Bank card allows you access into the Lounge if:

- Your card account is in good standing, which means the account must be active, not expired or cancelled and you must be transacting on the account.
- For the following card holders: American Express Platinum Credit Card, Greenbacks Platinum Credit Card, Greenbacks Platinum Cheque Card, Nedbank Platinum Credit Card, Nedbank Platinum Cheque Card, Small Business Credit, you must meet the eligible spend* threshold of R4,000-00. This means you must have spent an average of R4,000-00 (four thousand Rands) per month on your account for the last three months prior to accessing the Lounge or R4,000-00 (four thousand Rands) in the month of use of the Lounge.
- American Express Gold Credit and Charge Card members, must meet the eligible spend* criteria of an average of R3,500-00 (three thousand five hundred Rands) per month on your account for the three months prior to entering the Lounge or R3,500-00 (three thousand five hundred Rands) in the month of use of the Lounge.
- *Eligible spend as per the above spend thresholds refers to and includes only card swipes, online payments, and fuel payments. Eligible spend excludes cash withdrawals, debit orders, cash transferals. The spend must have been banked by the merchant for it to qualify. This is to allow for spend reversals to be catered for, ensuring the spend is eligible spend.
- If you have spent less than the required amount in the above-mentioned time periods, you will be charged a fee for entry into the Lounge in accordance to the Bidvest Premier Lounges pricing guide.
- The card linked to the qualifying account must be presented to gain access into the Bidvest Lounge. If the card is not present, you will be denied access to the Bidvest Premier Lounge.
- Only one card will be permitted per cardholder per visit and must be accompanied by a boarding pass.
- Both the card and the boarding pass must be issued in the same individual's name.
- Each time a plastic that is linked to an account is swiped/used, this registers as a single transaction.

3.2 Complimentary access to the Bidvest Lounge:

- All complimentary entries are allocated at main client level and can be used or accessed by any qualifying card.
- The total entries per account are provided above in section 1.2. Supplementary card holders accessing the Lounge will count towards the account's total entries for the year.
- Supplementary cards should be link to the main member's account. It is the responsibility of the client to ensure that their supplementary cards are linked accordingly.
- Children (younger than 18 year old) whose parents or guardians have a PRB account may access the Bidvest Lounge for free if they are accompanied by the card holding parent or guardian and if they have been linked to the Relationship Banking Bundle of the parent, i.e. the child has an PRB DCAR code. The Nedbank Relationship Banker will provide this permission. These visits are not deducted from the cardholder's allocated visits. For children that are two (2) years or older, the guest fee will apply if the card being swiped or used by the accompanying adult is not part of the RBB cluster.
- Allow for at least three (3) working days after opening an account for your card to be included in the Bidvest Lounge Access process.
- Infants and children up to two (2) years of age enter the Lounge for free.
- All your entries into the Bidvest Lounge are non-transferable.
- All unused entries will not roll over to the next calendar year.

3.3 Time rules

- You will only be granted access to the Lounge two (2) hours in the event of domestic flights and four (4) hours in the event of international flights, prior to the scheduled departure time printed on the boarding pass. If the client requires earlier check in, they will be charged R26-09 excluding VAT per every fifteen (15) minutes early for both domestic and international Lounges.
- Nedbank Private Wealth clients have early access to Lounges at no extra cost.
- Allow for at least three (3) working days after opening an account for your card to be included in the Bidvest Lounge Access process if the Card qualifies and meets the necessary eligibility criteria.

3.4 The fine print

- Nedbank reserves the right to change these terms and conditions at its discretion, without notifying you.
- Once you have been admitted into the Bidvest Lounges, you will be subject to the terms and conditions of the Bidvest Premier Lounge, which Nedbank is not responsible for.

- It is incumbent on you to peruse these terms and conditions, which appear on Nedbank's website, namely, www.nedbank.co.za to check whether you qualify at any time for admission into the Lounge. Lounge hosts are not Nedbank staff and cannot advise on available complimentary access or fees. It is the responsibility of the client to familiarise themselves with the qualifying criteria prior to visiting the Lounge.
- Bidvest Lounge reserves the right of admission and retains the right to deny access should they deem necessary.
- Cardholders under the age of eighteen (18) years will not be permitted access unless accompanied by an adult over the age of eighteen (18) years.
- Nedbank will respond to client queries within 24 hours of receipt of a formal query. For any queries please call 0860555111