



2017

Card

pricing

Realise
the
potential™



The American Express® The Platinum Card®.

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

Annual fee

Supplementary Card

Membership Rewards™

Once-off initiation fee

R3 750,00.

Free.

Free.

R1 197,00.

Purchases

Platinum Card

Transactional SMS notification

Free.

Free.

Deposits

Cash (over the counter and at a Nedbank ATM)

Cheque (over the counter and at a Nedbank ATM)

R11,00 plus R1,40 per R100,00 or part thereof (minimum R17,00).

R20,00.

Cash withdrawals

Over the counter at a Nedbank branch

Nedbank ATM and SSD

Saswitch ATM

Overseas¹

International currency conversion fee

R40,00 plus R1,40 per R100,00 or part thereof.

R4,50 plus R1,40 per R100,00 or part thereof.

R7,00 plus R4,50 plus R1,40 per R100,00 or part thereof.

R40,00 plus R1,40 per R100,00 or part thereof.

2%.

Transfers and payments

Electronic payment (internet and SSD)²

Transfer (internet and SSD)²

Transfer over the counter at a Nedbank branch

R8,00.

R4,00.

R40,00.

Notifications

Internet banking payment – SMS

Internet banking payment – email

Internet banking payment – fax

R1,00.

R0,80.

R5,50.

Balance enquiries

Nedbank ATM and SSD

Another bank's ATM

Branch

Internet banking

Free.

R5,00.

R5,00 (first enquiry free per billing cycle).

Free.

Statement enquiries

Nedbank ATM

Nedbank SST

Emailed/Posted statement

Free.

Free.

Free.

Other fees

Dishonoured payment

Tracing

Incorrectly disputed transaction (local or international)

Credit facility fee*

R90,00.

Up to R377,00.

R150,00.

R13,00.

Other charges

Lost/Stolen Card-replacement

Face-to-face Card delivery

Same-day Card-replacement service (including delivery)

Special clearance of cheque deposit in branch

Returned cheque

Monthly internet banking subscription fee³

Free.

Free.

R375,00.

R100,00.

R90,00.

R16,00.

New credit interest rates for the

The Platinum Card®

Bands

R0 – R49 999

R50 000 – R999 999

R1 million +

New credit interest rates

0,25%.

1,75%.

3,25%.

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 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.

The charge Card does not have a conventional preset spending limit like a typical credit card, but rather a shadow limit that reinforces your financial flexibility. This shadow spending limit is variable and is reviewed regularly based on a number of factors, including your credit record, account history, spending patterns and our current understanding of your financial resources. To protect you we also closely monitor your account for out-of-pattern (potentially fraudulent) spend behaviour. Please call us should you be planning larger-than-usual expenditure in the near future, or if you wish to ascertain or increase your current shadow limit. Charge Cards require you to settle the full amount of your bill on the specified payment due date. If the bill is unpaid, interest is charged from the day of purchase and your ability to use the Card may be affected.

Debit interest rate 18,00%.