



2018 Card Fees



The American Express® Credit Card

Card fees and interest rates All fees are VAT inclusive and effective from 1 April 2018.

Maintenance fee*	R25,62.
Additional-card fee	R25,62.
Membership Rewards™ service fees	
Loyalty linkage fee (monthly)	R21,18.
Once-off initiation fee	R189,65.
Purchases	
Credit Card	Free.
Transactional SMS notification	Free.
Deposits	
Cash (over the counter and at a Nedbank ATM)	R30,26 plus R1,51 per R100,00 or part thereof.
Cheque (over the counter and at a Nedbank ATM)	R30,26.
Cash withdrawals	
Over the counter at a Nedbank branch	R50,44 plus R1,51 per R100,00 or part thereof.
Nedbank ATM and SSD	R5,04 plus R1,51 per R100,00 or part thereof.
Saswitch ATM	R13,11 plus R1,51 per R100,00 or part thereof.
Overseas ²	R50,44 plus R1,51 per R100,00 or part thereof.
International currency conversion fee ²	2%.
Transfers and payments	
Electronic payment (internet and SSD) ¹	R8,07.
Transfer (internet and SSD) ¹	R4,04.
Transfer (over the counter at a Nedbank branch)	R60,53.
Notifications	
Nedbank Internet Banking payment – SMS	R1,01.
Nedbank Internet Banking payment – email	R0,91.
Nedbank Internet Banking payment – fax	R6,05.
Balance enquiries	
Nedbank ATM and SSD	Free.
Another bank's ATM	R6,05.
Branch	R6,05 (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 R380,31.
Incorrectly disputed transaction (local or international)	R151,32.
Credit facility service fee**	R14,02.
Other charges	
Lost/Stolen card-replacement	R131,14.
Face-to-face card delivery	R146,27.
Same-day card-replacement service (including delivery)	R378,29.
Special clearance of cheque deposit in branch	R110,96.
Monthly internet banking subscription fee ³	R16,14.
Declined transaction fee due to insufficient funds:	
• At a Nedbank ATM	Free
• At another bank's ATM	R8,57.
• At a point-of-sale device	R8,57.

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, 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 maintenance fee may vary depending on your risk profile (maximum of R69,00).

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