



2018 Card Fees



The American Express® Gold Credit Card

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

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|---|--|
| Maintenance fee* | R32,28. |
| Additional-card fee | Free. |
| 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 Gold 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 Cellophone 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 19,65% to 20,50%. The debit interest rate may vary depending on your risk profile (maximum of 20,50%).