



2017

Card

pricing

Realise
the
potential™



The American Express® Gold Card

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

Monthly fee	R53,00.
Supplementary Card	Free.
Membership Rewards service fees	
Once-off initiation fee	R636,00.
Loyalty linkage fee (monthly)	R20,00.
Loyalty enrollment fee (monthly)	R240,00.
Purchases	
Charge 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 and SSD	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.
Overseas ¹	R40,00 plus R1,40 per R100,00 or part thereof.
International currency conversion fee	2%.
Transfers and payments	
Electronic payment (internet and SSD) ²	R8,00.
Transfer (internet and SSD) ²	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 and SSD	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	Free.
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.
Returned cheque	R90,00.
Monthly internet banking subscription fee ³	R16,00.

New credit interest rates for the American Express Gold Card

Bands	New credit interest rates
R0,01c – R14 999,99	0,50%
R15 000,00 – R49 999,99	0,50%
R50 000,00 – R999 999,99	2,00%
R1Mil +	3,50%

Debit interest rate 17%.

- 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.