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## The American Express® Gold Credit Card

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

### Monthly service fees

*Monthly fee from	R30,00.
Supplementary Card	Free.

### Membership Rewards service fees

Loyalty linkage fee (monthly)	R20,00.
Loyalty enrollment fee	R240,00.
Once-off initiation fee	R188,00.

### Purchases

Credit 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 <sup>1</sup>	R40,00 plus R1,40 per R100,00 or part thereof.
International currency conversion fee	2%.

### Transfers and payments

Electronic payment (internet and SSD) <sup>2</sup>	R8,00.
Transfer (internet and SSD) <sup>2</sup>	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	R130,00.
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.
Self-service banking: Subscription fee <sup>2</sup>	R16,00.
Returned cheque	R90,00.
Monthly internet banking subscription fee <sup>3</sup>	R16,00.

### 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 A currency conversion fee will apply to all foreign transactions.
  - 2 Includes banking at self-service terminals, internet banking (NetBank), SMS banking, telephone banking (self-service and agent-assisted) and cellphone banking (WAP).
  - 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 service fee may vary depending on your risk profile (maximum of R55,40).

\*\* 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.

Debit interest rate from 18,65% to 21%. The debit interest rate may vary depending on your risk profile (maximum of 21%).