



DON'T *live life* **WITHOUT IT™**



AMERICAN EXPRESS CARD

Fee schedule

Effective from 1 January 2024.



With American Express cards you can enjoy these great benefits:

American Express Credit Cards



Earn unlimited Membership Rewards® points with your American Express® Credit Card.



Exclusive Hertz and Avis car rental discounts with your American Express Credit Card.



Receive **complimentary visits*** to Bidvest airport lounges.



Receive **travel insurance of up to R10 million** when you buy your travel tickets with your Platinum Credit Card.



Get a 50% discount for Regular 2D and Regular 3D movie tickets, 50% discount on confectionery combo (a medium soda and popcorn combo ONLY) and 50% discount on VIP and Xtreme movie tickets when booking and buying tickets from selected Nu Metros.



Additional cards for your spouse or partner and **earn Membership Rewards faster**.



Use your **budget facility** and pay off your purchase over a chosen term.



Zero fees on card swipes.



Up to **55 days' interest-free credit**.



Free transactional SMSs.

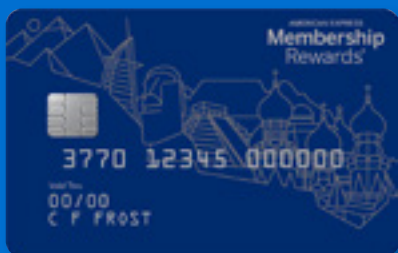


Get **exclusive invitations** to sought-after events, discounts and partner benefits.



Credit life insurance.

Terms and conditions apply.



American Express Membership Rewards

Membership Rewards points are our way of saying thank you every time you spend on your American Express Credit Cards.

You will be automatically and immediately linked to the Membership Rewards Programme when you take up the Amex credit card. Membership is free for clients who have the Platinum card and costs only R29 p/m for the Gold Credit Card members. You may opt out of Membership Rewards if you are a Gold Card Member.

There are no limits to how many points you will earn and your points are automatically available on the complementary Membership Rewards card that you can use to pay with your points. Easily manage your points on the Nedbank Money app.

Nedbank Money app

A secure and convenient way to manage your money on the go. Now you can bank, anytime, anywhere. Bill Payments is a new feature on the Nedbank Money app and Online Banking that gives you complete control of your payments while you earn Membership Rewards.



Monthly fees	Maintenance fee	Credit facility service fee ¹	Fee for an extra card	Membership Rewards
American Express Credit Cards in market				
The American Express Gold	R78	R21	Free	R29
The American Express Platinum	R458	R32	Free	Free
American Express Charge Cards				
American Express Blue	R49	R21	R32	R29
American Express Gold	R49	R21	Free	R29
American Express Green	R49	R21	Free	R29
American Express Platinum	R67	R32	Free	R29

Terms and conditions apply.



Make quick, safe free and contactless payments

Use your **American Express Card** to pay in-store without touching the terminal. Choose to add your Card to your device's digital wallet (Apple pay, Samsung pay, Google pay etc) to make safe, secure purchases in-store.

Virtual Cards.

You can create up to five cards for free, with enhanced security features to protect you against online card fraud.

Each virtual card has its own unique number and security code, and you can choose an expiry date and spending limit for extra protection.

Type of transaction or fee	Notes	Fees (including 15% VAT)
Once-off initiation fee		R180
Transactional Fees		
Dishonoured payment		R30
Over limit		N/A
Late Payment Fee		R0
Incorrect Disputed Transaction Fee (local)		R175
Incorrect Disputed Transaction Fee (international)		R215
Tracing Fee		Up to R410
Balance Enquiries		
Branch Balance Enquiry		R24
Nedbank ATM Balance Enquiry		R0
Other Bank's ATM Balance enquiry		R10
Card Replacement (Lost, Stolen, Damaged)		R150
Cash Withdrawal Fees		
Cash Withdrawals Own ATM		R2.65 per R100 or part thereof
Cash Withdrawals at another Bank's ATM		R12 plus R2.65 per R100 or part thereof
Cash Withdrawals Over The Counter		R100 plus R2.65 per R100 or part thereof
Cash Withdrawals Overseas		R65 plus R2.65 per R100 or part thereof
Cash Withdrawals: Local retailers point of sale		R2
International currency conversion fee		2%
Deposit Fees		
Cash Deposit Fees (Branch)		R100 plus R2.65 per R100 or part thereof
Cash Deposit Fees (ID ATM)		R1,65 per R100 or part thereof
Cheque Deposit Fees		N/A
Special Clearance of Cheque Deposited in Branch		N/A
Transfers & Payments		
Payment (Internet and Self Service Terminal)		R8,35
Transfer (Internet and Self Service Terminal)		R0
Transfer (Branch)		R200
Other		
Purchases by Apple Pay/Samsung Pay/Google Pay and other Pays		Free
Face to Face Card Delivery		R170

Same Day Card Replacement Service (incl. delivery)		R450
Monthly Internet Banking Subscription Fee		Free
Transactional SMS		Free
Counter Statement (Transaction List)		R45 per page
Declined Transaction due to insufficient funds	3	
At Nedbank ATM		Free
At Another bank's ATM		R10
At a Point-Of-Sale device		R8,50
NetBank (internet banking) transactions		
NetBank balance enquiry		Free
NetBank inter-account transfer		R0
NetBank third-party payment		R8,35
NetBank transaction list - up to five years		Free
NetBank archive image of deposit slip/cheque		Free
NetBank payment notification - SMS		R0,50
NetBank payment notification - e-mail		R0,50
NetBank payment notification - fax		R25
Lotto fees		
Lotto fee		R2
Powerball fee		R2
Lotto plus fee		R2
Other VAS options		
Airtime		R1,50
Data		R1,50
Electricity		R1,50
Other Vouchers		R0
PhoneBank: self-service transaction fee		
Phonebank: self-service balance enquiry	2	Free
Phonebank: self-service inter-account transfer		Free
Phonebank: self-service third-party payment		Free
Cellphone banking (WAP) transaction fee		
Cellphone banking (WAP) balance enquiry	2	Free
Cellphone banking (WAP) inter-account transfer		R0
Cellphone banking (WAP) third-party payment		R8,35
Cellphone banking (SMS) transaction fee		
Cellphone banking (SMS) balance enquiry	2	Free
Cellphone banking (SMS) inter-account transfer		Free
Cellphone banking (SMS) third-party payment		Free



Get instant electronic access to your bank statement with Nedbank eStatements.
Register for eStatements. Call 0800 555 111.



We may change any fee, cost or charge at any time after we have given you notice.

Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum of R50). The credit facility service fee covers the costs associated with providing the credit facility, up to 55 days' interest-free credit, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility.
- 2 This includes banking at self-service terminals and with Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Nedbank-assisted and Cellphone Banking.
- 3 A 2% currency conversion fee applies to all foreign transactions.

We are committed to making our fee structures simple, transparent and easy to understand. That is why we use plain language in all our documents.

If you have any questions, please call us on **0800 555 111** during office hours.

The Nedbank Bank Fees Calculator is an easy-to-use online tool that can help you understand and calculate the fees for your specific account. It also enables you to compare your current fees with those of other Nedbank products, as well as with fees that other South African banks charge.

Our tips for saving and keeping your money safe.

General tips



Get SMS notifications for transactions and set card limits to prevent overspending.



Set automatic payments for your bills close to payday so that you can know what you have left for the rest of the month.



Try keeping a money diary for a month, log everything you buy every day, and at the end of the month, compare the smallest amount with the biggest amount you spent – see if you spot a trend.

Digital tips



Use our digital and self-service channels for more convenient and efficient money management.



Access and transact on the Money app without using data across all significant South African mobile networks.



For extra security, set up biometric security to prevent other people from opening your app.



Get unlimited free access to your credit score on the Money app.



Use our free MoneyTracker on the Money app to track your spending and make your money work harder for you. You can draw up budgets, manage cash from side hustles, monitor your business finances and more – all with one digital tool.



For convenient Cellphone Banking, dial *120*001# and register anytime, anywhere, using your Nedbank card and PIN. You can play LOTTO, send money, buy electricity, pay beneficiaries, freeze a lost or stolen card and much more.

Digital safety tips



Download the Money app from the App Store on iPhone or Google Play on Android only.



Only allow people you trust to use your phone and don't give them your phone's passcode.



Delete all content and settings from old phones you're selling so that you don't leave your Money app profile open to the person who buys it.



Turn on automatic app and software updates and delete old apps you don't use.



If your phone has been lost or stolen, you need to block your card on the app and notify us immediately.

ATM tips



Save time and money – use our ATMs for quick and cheaper cash deposits of up to R25 000.



Scan a QR code at selected Nedbank ATMs to get cash! It's quick, easy, safe and costs the same as Nedbank ATM withdrawals.

ATM safety tips



When you use an ATM, always be alert and aware of your surroundings so that you do not compromise your card or PIN.



Be cautious of people offering to help you use the ATM and never share your PIN with anyone.

Contact us



Call **0800 555 111** (Nedbank Contact Centre).



Go to **nedbank.co.za**



Visit your nearest **branch**.

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