



**DON'T**  
*live life*  
**WITHOUT IT™**



**The American Express®  
Platinum Credit Card**



**The American Express®  
Gold Credit Card**



**American Express®  
Green Card**



**American Express®  
Platinum Credit Card**



**American Express®  
Gold Credit Card**



**American Express®  
Blue Credit Card**

## 2023 Card Fees

### Maintenance fee

Credit facility service fee\* (monthly)

Primary Card (monthly)

Additional Card (monthly)

### Initiation fee

Initiation (once-off)

### Loyalty fees

Linkage (monthly)

Enrolment (once-off)

### Fees for cash withdrawals

At a Nedbank ATM

At a Saswitch ATM

Over the counter

Overseas

International currency conversion fee<sup>1</sup>

### Fees for deposits

Cash deposit at a branch

Cash deposit at an IDATM

### Fees for transfers and payments

Payment on Nedbank Online Banking and at an SST<sup>2</sup>

Transfer on Nedbank Online Banking and at an SST<sup>2</sup>

Transfer in a branch

### Other fees

Dishonoured payment

Late payment

Incorrectly disputed transaction (local)

Incorrectly disputed transaction (international)

Tracing

Balance enquiry in a branch

Enquiry at a Nedbank ATM

Enquiry at a Saswitch ATM

Lost Card

Face-to-face Card delivery

Same-day Card replacement service (including delivery)

Monthly Online Banking subscription<sup>3</sup>

Transactional SMS

Nedbank ATM transaction list

Point-of-sale (POS) balance enquiry

Counter Statement (transaction list)

### NetBank (internet banking) transactions

NetBank balance enquiry

NetBank interaccount transfer

NetBank third-party payment

NetBank transaction list – up to five years

NetBank archive image of deposit slip or cheque

### Other VAS options

Airtime

Data

Electricity

Other vouchers

### Telephone Banking: Self-service transactions

Telephone Banking: Self-service balance enquiry

Telephone Banking: Self-service interaccount transfer

Telephone Banking: Self-service third-party payment

### Cellphone Banking transactions

Cellphone Banking balance enquiry

Cellphone Banking interaccount transfer

Cellphone Banking third-party payment

### Fees for declined transactions due to insufficient money

At a Nedbank ATM

At another bank's ATM

At a POS device

### Nedbank Online Banking payment notification fees

By SMS

By email

By fax

### LOTTO fees

LOTTO

PowerBall

LOTTO PLUS

**All fees include VAT at 15% and are effective from 1 January 2023.**

<sup>1</sup> A currency conversion fee will apply to all foreign transactions.

<sup>2</sup> Includes banking at self-service terminals, Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service and Agent-assisted, and Cellphone Banking WAP.

<sup>3</sup> Online Banking fee charged if this is the only Nedbank account.

ATM Automated teller machine

IDATM Intelligent Depositor ATM

SSD Self-service device

SST Self-service terminal

\* 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. Staff rates on risk-based priced accounts are to be set at 50% of the Tier 1 rate.