



DON'T *live life* **WITHOUT IT**™



AMERICAN EXPRESS® CARD

Fee schedule

Effective from 1 January 2025.



With American Express® Cards you can enjoy these great benefits:



Earn unlimited Membership Rewards® points.



Enjoy **exclusive Hertz and Avis car hire discounts**.



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



Get **50% off on Nu Metro movie tickets** and a medium popcorn-and-soda combo.



Get **1 complimentary additional card** for your spouse or partner and **earn Membership Rewards faster**.



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



Pay zero fees on card swipes.



Get up to **55 days' interest-free credit**.



Get **free transactional SMSs**.



Get **credit life insurance**.

Terms and Conditions apply.



Get rewarded for your everyday spend American Express Membership Rewards points

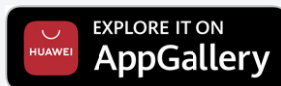
Membership Rewards points are our way of saying thank you every time you spend using your American Express Credit Card.

You will be automatically linked to the Membership Rewards programme when you take up the Amex Credit Card. Membership is free for Platinum Cardmembers, and R32 per month for Gold Cardmembers.

There are no limits to how many points you will earn and they are automatically available on the complementary Membership Rewards Card, which 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				
American Express Gold	R82	R23	1 free, thereafter R45 per month	R32
American Express Platinum	R481	R34	1 free, thereafter R60 per month	Free
American Express Charge Cards (No longer available for new cardholders)				
American Express Blue	R52	R23	R40	R32
American Express Gold	R52	R23	1 free, thereafter R45 per month	R32
American Express Green	R52	R23	1 free, thereafter R45 per month	R32
American Express Platinum	R71	R34	1 free, thereafter R45 per month	R32

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 10 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		R190
Transactional fees		
Unpaid debit order		R30
Over limit		N/A
Late payment fee		Free
Incorrectly disputed transaction fee (local)		R175
Incorrectly disputed transaction fee (international)		R215
Tracing fee		Up to R410
Balance enquiry fees		
Balance enquiry at a branch		R26
Balance enquiry at a Nedbank ATM		Free
Balance enquiry at another bank's ATM		R11
Card replacement (lost, stolen, damaged)		R160
Cash withdrawal fees		
Cash withdrawals at a Nedbank ATM		R2,75 per R100 or part thereof
Cash withdrawals at another bank's ATM		R12 plus R2,75 per R100 or part thereof
Cash withdrawals over the counter		R100 plus R2,75 per R100 or part thereof
Cash withdrawals at an overseas ATM	3	R65 plus R2,75 per R100 or part thereof
Cash withdrawals at a local retailer's point-of-sale		R2
International currency conversion fee		2%
Deposit fees		
Cash deposit at a branch		R100 plus R2,75 per R100 or part thereof
Cash deposit at an Intelligent Depositor ATM		R2 per R100 or part thereof
Transfers and payments		
Payment (internet and self service terminal)		R10
Transfer (internet and self service terminal)		Free
Payments and transfers (branch)		R200
Other		
Purchases through Apple Pay, Samsung Pay, Google Pay and other Pays		Free
Face to Face Card Delivery	4	R170
Same-day Card replacement service (incl. delivery)		R450
Monthly internet banking subscription		Free

Transactional SMS		Free
Counter statement (transaction list)		R30 per page
Declined transaction due to insufficient funds		
At a Nedbank ATM		Free
At another bank's ATM		R11
At a point-of-sale device		R10
Online Banking transaction fees		
Online Banking balance enquiry		Free
Online Banking interaccount transfer		Free
Online Banking third-party payment		R10
Online Banking transaction list - up to 5 years		Free
Online Banking archive image of deposit slip		Free
Online Banking payment notification – SMS		R0,50
Online Banking payment notification – email		R0,50
Online Banking payment notification – fax		R30
LOTTO fees		
LOTTO fee		R2
PowerBall		R2
LOTTO Plus		R2
Other VAS fees		
Airtime		R1,50
Data		R1,50
Electricity		R1,50
Other vouchers		Free
PhoneBank: self-service transaction fee		
PhoneBank - self-service balance enquiry	2	Free
PhoneBank - self-service interaccount transfer		Free
PhoneBank - self-service third-party payment		R10
Cellphone Banking (WAP) transaction fee		
Cellphone Banking (WAP) balance enquiry	2	Free
Cellphone Banking (WAP) interaccount transfer		Free
Cellphone Banking (WAP) third-party payment		R10
Cellphone Banking (SMS) transaction fee		
Cellphone Banking (SMS) balance enquiry	2	Free
Cellphone Banking (SMS) interaccount transfer		Free
Cellphone Banking (SMS) third-party payment		R10



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 R69). 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 a self-service terminal, Online Banking, SMS Banking, Telephone Banking: Self-service and Cellphone Banking.
- 3 A 2% currency conversion fee applies to all foreign transactions.
- 4 Face-to-face card delivery is free on first issue for the American Express Platinum Credit Card.

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.

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.



Keep 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 feature 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 1 digital tool.



For convenient Cellphone Banking, dial *120*001# and register anytime, anywhere, using your Nedbank card and PIN. You can also play LOTTO, pay money to a cellphone, 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.



Allow only 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 is lost or has been 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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