



► Key Facts Statement

Nedbank Gold Credit Card

Congratulations on your new credit facility with us!

Here's what you need to know.



How It Works

The Nedbank Gold Credit Card is recognised worldwide. It has a revolving credit facility, letting you buy now and pay later with a minimum monthly repayment of 5% of the outstanding balance. You can also use a budget facility to choose over how long you want to pay off larger purchases.



Important Info

With a Nedbank Gold Credit Card you get the following:

- The option to link to the Greenbacks Rewards programme.
- Complimentary face-to-face card delivery.
- Free card swipes.
- Monthly eStatements.
- Optional travel insurance at a preferential rate.
- Up to 55 days' interest-free credit*.
- Optional credit life cover.
- Flexible repayment options.



Key Terms

- You will be liable to pay interest to us in respect of each transaction calculated monthly on the daily balances as set out on your statement and/or the quotation, which will not exceed the maximum contract rate.
- We will notify you of any variation in the interest rate.
- You can prepay any amount owed to us in terms of this agreement or settle this agreement.
- If you have requested in writing the option of having the total card facility automatically increased from time to time, we may do so at our discretion.
- On a budget facility the amount of the card transaction will be payable over an extended period stipulated by us and must be paid together with other charges in monthly payments, the amount of which will be stipulated by us.

The full terms of your account and contract, including the use of your card and termination of your account, can be viewed **here**.



Fees and Charges

Check out our **pricing guide** for all fees and charges. Remember, fees are reviewed annually, and any changes are effective 1 January.

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Complaints

If you have any complaints, call us on 0860 444 000 or +27 11 710 4011 or send an email to clientfeedback@nedbank.co.za. If your complaint remains unresolved or if you are dissatisfied with the outcome, email us at complaintappeals@nedbank.co.za.

If you are still dissatisfied, you can contact the National Financial Ombudsman Scheme on:

Tel: 0860 800 900
Website: nfosa.co.za

WhatsApp: +27 66 473 0157
Email: info@nfosa.co.za



Fraud Hotline

Suspect fraud? Call our fraud hotline at 0800 110 929 immediately. For tips on avoiding fraud, visit our [fraud awareness page](#).



Debt Assistance

Life can be unpredictable, and everyone needs a bit of help now and then. If you ever find yourself facing financial difficulties and need help, call us on 080 111 4949, email us at assistme@nedbank.co.za, or visit personal.nedbank.co.za/borrow/debt-assistance.html for more information on how we can help ease your burden.



Assistance

Got questions? Chat with Enbi our chatbot on the Money app or Online Banking, call us at 0800 555 111, visit nedbank.co.za or speak to your banker. We're here to help!

Thank you for choosing Nedbank for your credit needs. Enjoy the flexibility and peace of mind it brings.

Terms and conditions apply.

* 'Eligible spend' means all spend (local and international), excluding cash withdrawals, casino chip purchases, fuel purchases, finance or other card charges, fees or taxes levied by us or the government, purchases of traveller's cheques or other negotiable instruments, garage card transactions, budget account instalments and interest thereon, insurance premiums and internet transfers or payments (EFT) from your account.

** You get 55 interest-free days during your credit card billing cycle, meaning you can buy without paying interest. These days begin on the first day of your statement period and end on the payment due date. For example, if you bought on day 1 of a statement period, you would have 55 days to pay it off before interest is applied to the balance. A purchase made on day 2 of that statement period would get 54 days interest-free, and a purchase made on day 30 would give you 25 days to pay it off before interest is charged. Interest-free days apply only to new purchases on your card. This gives you time to use your card without being charged interest. If you pay your card in full on the due date, interest is not charged from the date of purchase. If you don't, you lose the benefit of that interest-free period. Interest-free credit applies to eligible spend* only.

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