



# Nedbank Credit Card

Fee schedule

Effective from 1 January 2025.

see money differently

**NEDBANK**

# Nedbank credit cards give you a range of great benefits



**Get up to 2% cashback in Greenbacks** with your Nedbank American Express® Credit Card when you join Greenbacks.



**Get up to 30% off on flights** on Avo SuperShop.



**Enjoy exclusive Avis car hire discounts** with your American Express Credit Card.



**Get up to 12 complimentary visits\*** to local Bidvest airport lounges a year. Terms and conditions apply.



**Interest rates from prime**, dependent on credit score.



**Enjoy basic travel insurance of up to R3 million** when you buy your return travel tickets with your Nedbank Platinum Credit Card.



**Get personal card delivery** for Gold and Platinum cards.



**Get an additional card for your spouse or partner** and earn more Greenbacks.



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**.



Make quick and easy payments with your **contactless-enabled card**.



**Enjoy credit life insurance**.



Access a wide array of **local and international travel perks and services** with Private Clients from Nedbank.



With Private Clients from Nedbank you get **unlimited visits to Bidvest lounges at South African airports and 10 international airport lounge visits to LoungeKey member lounges**.

## Nedbank Greenbacks

By using your Nedbank Greenbacks American Express® Credit Card, you **are automatically part of** the new Nedbank Greenbacks – the money management programme that happens to reward you every time you use your card.

Greenbacks is a **money management programme that rewards you** for making better money choices. Earn Greenbacks based on how you manage your money and get access to exclusive benefits. With Greenbacks you can take control of your money habits and turn them into achievable financial goals.

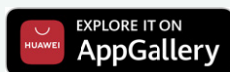
You will earn unlimited Greenbacks twice as fast with your Nedbank Greenbacks American Express Credit Card. Your Greenbacks **never expire**, and there are no caps on Greenbacks-spend on your American Express Card. Qualifying Greenbacks-spend on Mastercard and Visa cards is capped at R10 000. You can use your Greenbacks in many ways – from paying for data, airtime and electricity on the Nedbank Money app to using them as cash with your Greenbacks SHOP Card.

Why wait? **Download the Nedbank Money app** to enjoy Greenbacks today.

\* Platinum Card only

## 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 Money app and Online Banking that gives you complete control of your payments.



Monthly fees	Maintenance fee	Credit facility service fee <sup>1</sup>	Additional Card Fee (per month)	Greenbacks linkage fee
<b>Nedbank Credit Cards in market</b>				
New Nedbank Gold	R40	R20	R40	R32
Nedbank Platinum	R67	R32	R45	Free
MiGoals Premium*	Free	Free	R45	Free
Private Clients Pay-as-you-use	R125	R35	1 free, thereafter R60 per month	Free
Private Clients Bundles*	Free	Free	1 free, thereafter R60 per month	Free
<b>Nedbank Credit Cards no longer sold:</b>				
Nedbank Mastercard Gold	R44	R23	R40	Not applicable
Dezign	R26	R23	Not applicable	Not applicable
Ke Yona	R73	R23	Not applicable	Not applicable
Go Banking	R35	R23	Not applicable	Not applicable
Nedbank Classic	R44	R23	R40	R32
Nedbank Gold	R44	R23	R40	R32
Garage card	R75	R25	R75	Not applicable
Nedbank Platinum (Before 13 July 2024)	R67	R32	R45	R32

\* Maintenance fee on Current Account and Credit Card bundle applies

Terms and Conditions apply.

## 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.**
- You can access the money available in your linked primary accounts and adjust your spending limits any time** to ensure you have full control over your money.
- You can also **block and delete a virtual card without impacting your linked primary accounts** and replace your card for free.
- Plus, you still **earn Greenbacks when you use your virtual card.**



Enjoy safe, easy payments and access to credit for everyday or larger purchases with a **Nedbank Credit Card**. You can use it at over **25 million local and international stores**.

Type of transaction or fee	Notes	Fees (including 15% VAT)
Once-off initiation fee	2	R190
<b>Transactional fees</b>		
Subscription fees: Self-service banking	3	Free
<b>Deposits</b>		
Cash deposit:		
– At a Nedbank branch		R100 plus R2,75 per R100 or part thereof
– At a Nedbank ATM		R2 per R100 or part thereof
<b>Cash withdrawal fees</b>		
At a Nedbank ATM		R2,75 per R100 or part thereof
At another bank's ATM		R12,00 plus R2,75 per R100 or part thereof
At a branch		R100,00 plus R2,75 per R100 or part thereof
At an international ATM	4	R65,00 plus R2,75 per R100 or part thereof
<b>Electronic payments</b>		
Telephone Banking: Self-service		R10
SMS Banking		R10
At a self-service terminal		R10
Nedbank Online Banking		R10
Nedbank-assisted channels (Branch and Nedbank Contact Centre)		R200
Cellphone Banking		R10
Nedbank Online Banking payment notification – SMS		R0,50
Nedbank Online Banking payment notification – email		R0,50
Nedbank Online Banking payment notification – fax		R30
<b>Interaccount transfers</b>		
Telephone Banking: Self-service		Free
SMS Banking		Free
At a self-service terminal		Free
Nedbank Online Banking		Free
Cellphone Banking		Free
Nedbank-assisted channels (Branch and Nedbank Contact Centre)		R200

Terms and conditions apply.



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

Type of transaction or fee	Notes	Fees (including 15% VAT)
<b>Balance enquiries</b>		
Point-of-sale balance enquiry (at till point)		R2
At a self-service terminal		Free
Nedbank Online Banking		Free
Telephone Banking: Self-service		Free
SMS Banking		Free
At a Nedbank ATM		Free
Nedbank-assisted channels (Branch and Nedbank Contact Centre)		R26
At another bank ATM		R11
<b>Statements</b>		
Nedbank Online Banking		Free
Statement from a Nedbank ATM		R40
Over-the-counter transaction list – at a branch		R30 per page
At a self-service terminal – for 90 days		Free
At a self-service terminal – for more than 90 days		Free
Nedbank ATM transaction list		R11
At a branch		R50
<b>Other charges</b>		
Purchases via Apple Pay/Samsung Pay/Google Pay		Free
Declined transaction due to insufficient money:		
– At a Nedbank ATM		Free
– At another bank's ATM		R11
– At a card machine		R10
Tracing fee		Up to R410
Face-to-face card delivery (where applicable)	6	R170
Same-day card delivery		R450
Card replacement (lost, stolen, damaged)	5	R160
Fuel purchase (garage card only)		R3,50
Incorrectly disputed transaction:		
– International		R215
– Local		R175
International currency conversion fee	4	2,75%
Unpaid debit order		R30

LOTTO tickets		R2
PowerBall tickets		R2
LOTTO PLUS tickets		R2
Airtime		R1,50
Data		R1,50
Electricity or water		R1,50

Terms and Conditions apply.



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, including 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 You pay no initiation fee for the MiGoals Premium and Private Clients Pay-as-you-use Credit Cards.
- 3 This includes banking at self-service terminals and with Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service and Cellphone Banking.
- 4 A currency conversion fee applies to all foreign transactions.
- 5 Applicable to garage cards as well. Free for Platinum, Savvy, Private Clients and MiGoals Premium Bundle Credit Cards.
- 6 Face-to-face card delivery is free on first issue for new Nedbank Gold, Platinum and MiGoals Premium credit cards. All Face-to-face card deliveries are free for the Private Clients 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.

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.

Terms and conditions apply.

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



Delete all content and settings from an old phone before selling it 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**.

### **Nedbank Card**

Nedbank 135 Rivonia Campus  
135 Rivonia Road Sandown Sandton 2196 South Africa  
PO Box 1144 Johannesburg 2000 South Africa