

# SAA VOYAGER CREDIT CARDS

Schedule of fees

Effective from 1 January 2020



## SAA Voyager GOLD Credit Card

**R700,00** (including VAT at 15%)  
per annum

(monthly credit facility service fee<sup>1</sup> of R19,00).



## SAA Voyager PREMIUM Credit Card

**R2 040,00** (including VAT at 15%)  
per annum

(monthly credit facility service fee<sup>1</sup> of R25,00).

Card maintenance fees are fixed until 2021.

### With your SAA Voyager credit card you also enjoy:

- **double miles** on all eligible spend\* in the first month after opening your account;
- earning **up to 19 000 Bonus Miles** on your first SAA ticket purchased and travelled upon;
- one **Continental or Global Companion Ticket** per calendar year when meeting spend thresholds. (get an additional Global Companion Ticket with the Premium Credit Card);
- **15 000 Bonus Miles** when you spend R320 000 on Gold or R300 000 on Premium;
- **automatic basic travel insurance**, with the option to top up at a discounted rate;
- **premium check-in**;
- **unlimited access to SAA-owned departure lounges** (Premium); and
- **always-on exclusive flight discounts** on selected SAA flights.



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

Type of transaction/fee	Notes	Fees (VAT inclusive at 15%)		
Maintenance fees		Classic	Gold	Premium
Primary card service fee (annual)		R400,00. (Card no longer available).	R700,00.	R2 040,00.
Additional-card fee		(Card no longer available).	Multiple cards free.	Multiple cards free.
Credit facility service fee (monthly)	1	R15,00.	R19,00.	R25,00.
Initiation fee		N/a.	N/a.	N/a.
Nedbank Internet Banking subscription (monthly)	2	R0,00.	R0,00.	R0,00.
<b>Deposits</b>				
Cheque deposit:				
– At a Nedbank ATM or branch		R65,00.	R65,00.	R65,00.
Cash deposit:				
– At a Nedbank branch		R75,00 plus R2,00 per R100.	R75,00 plus R2,00 per R100.	R75,00 plus R2,00 per R100.
– At a Nedbank ATM		R1,00 per R100.	R1,00 per R100.	R1,00 per R100.
<b>Cash withdrawals</b>				
At a Nedbank ATM		R2,00 per R100.	R2,00 per R100.	R2,00 per R100.
At another bank's ATM		R10,00 plus R2,00 per R100.	R10,00 plus R2,00 per R100.	R10,00 plus R2,00 per R100.
At a branch		R75,00 plus R2,00 per R100.	R75,00 plus R2,00 per R100.	R75,00 plus R2,00 per R100.
At an international ATM	3	R50,44 plus R2,00 per R100.	R50,44 plus R2,00 per R100.	R50,44 plus R2,00 per R100.
<b>Electronic payments</b>				
By Telephone Banking: Self-service		R8,35.	R8,35.	R8,35.
By SMS Banking		R8,35.	R8,35.	R8,35.
At a self-service terminal		R8,35.	R8,35.	R8,35.
On Nedbank Internet Banking		R8,35.	R8,35.	R8,35.
By Telephone Banking: Agent-assisted		R8,35.	R8,35.	R8,35.
By Cellphone Banking WAP		R8,35.	R8,35.	R8,35.
Nedbank Internet Banking payment notification – SMS		R1,15.	R1,15.	R1,15.
Nedbank Internet Banking payment notification – email		R1,00.	R1,00.	R1,00.
Nedbank Internet Banking payment notification – fax		R10,00.	R10,00.	R10,00.
<b>Interaccount transfers</b>				
By Telephone Banking: Self-service		R4,30.	R4,30.	R4,30.
By SMS Banking		R4,30.	R4,30.	R4,30.
At a self-service terminal		R4,30.	R4,30.	R4,30.
On Nedbank Internet Banking		R4,30.	R4,30.	R4,30.
By Cellphone Banking WAP		R4,30.	R4,30.	R4,30.
By Telephone Banking: Agent-assisted		R4,30.	R4,30.	R4,30.
At a branch		R80,00.	R80,00.	R80,00.



The SAA Voyager credit card – the fastest way to earn Voyager Miles.



Swiping your card is cheaper than drawing cash.



**FREE**  
additional card  
for your partner or spouse

Type of transaction/fee	Notes	Fees (VAT inclusive at 15%)		
<b>Balance enquiries</b>				
At a self-service terminal		Free.	Free.	Free.
On Nedbank Internet Banking		Free.	Free.	Free.
By Telephone Banking: Self-service		Free.	Free.	Free.
By SMS Banking		Free.	Free.	Free.
At a Nedbank ATM		Free.	Free.	Free.
At a branch		R8,00 (one free per billing cycle).	R8,00 (one free per billing cycle).	R8,00 (one free per billing cycle).
At another bank's ATM		R8,00.	R8,00.	R8,00.
<b>Statements</b>				
On Nedbank Internet Banking		Free.	Free.	Free.
Ministatement from a Nedbank ATM		Free.	Free.	Free.
At a self-service terminal – within 90 days		Free.	Free.	Free.
At a self-service terminal – more than 90 days		Free.	Free.	Free.
Mailed statement		Free.	Free.	Free.
<b>Other charges</b>				
Declined transaction fee due to insufficient funds:				
– At a Nedbank ATM		Free.	Free.	Free.
– At another bank's ATM		R8,60.	R8,60.	R8,60.
– At a point-of-sale device		R8,60.	R8,60.	R8,60.
Tracing fee		Up to R410,00.	Up to R410,00.	Up to R410,00.
Special clearance of a cheque deposited in a branch		R130,00.	R130,00.	R130,00.
Face-to-face card delivery (where applicable)		R160,00.	R160,00.	R160,00.
Same-day card delivery		R410,00.	R410,00.	R410,00.
Replacement card		R140,00.	R140,00.	R140,00.
Transaction SMS		Free.	Free.	Free.
Incorrectly disputed transaction:				
– Local		R160,00.	R160,00.	R160,00.
– International		R180,00.	R180,00.	R180,00.
International currency conversion fee	3	2%.	2%.	2%.
Dishonoured payment		R90,00.	R90,00.	R90,00.
<b>LOTTO fees</b>				
LOTTO		R2,60.	R2,60.	R2,60.
PowerBall		R2,60.	R2,60.	R2,60.
LOTTOPlus		R2,60.	R2,60.	R2,60.



The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

## Notes

- 1 The credit facility service fee covers the costs associated with providing the card 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 Internet Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Agent-assisted and Cellphone Banking WAP.
- 3 A currency conversion fee will apply to all foreign transactions.

**Nedbank is committed to making its fee structures simple, transparent and easy to understand. To this end plain language and simple naming conventions are used in all our literature.**

**You can also call the Nedbank Contact Centre on 0860 555 111 (office hours), where bank fees specialists are available to assist you with any fee-related questions.**

**The Nedbank Bank Fees Calculator is an easy-to-use online tool that can assist you in understanding and calculating the fees applicable to your specific account type. It also enables you to compare your current fees with that of other Nedbank products, as well as with fees charged by the other South African banks.**

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# TIPS FOR PROTECTING YOUR MONEY



**Swipe your card** to buy instead of withdrawing cash – it's safer.



**Select a unique PIN** and keep your PIN a secret. Never use obvious information such as your telephone number, date of birth or address.



**Memorise your PIN.** Never share this information with anyone. Do not write it down or store it on your cellphone, not even in a disguised format.



**Keep your PIN secret.** Change it immediately if you suspect that someone knows your PIN, including a friend or family member.



**Be aware of your surroundings** when using an ATM or when paying for your goods.



If you think an ATM or self-service-terminal has **retained your card** or that someone may have **seen your PIN**, call Nedbank Card (Lost and Stolen) on **0800 110 929** or the Nedbank Contact Centre on **0860 555 111** and cancel your card immediately. Never accept assistance from anyone, not even from legitimate-looking security.



**Always shield your PIN** when using an ATM or when paying for your goods.



If you are uncomfortable while transacting at an ATM, **cancel the transaction** and use a different machine.



If you did not initiate a transaction online, **never share your one-time password (OTP)** over the phone or accept an Approve-it™ message on your cellphone.



Be particularly wary of emails or telephone calls asking you to share your PIN/OTP or card details for security or login purposes. **Never tell anyone your PIN or OTP.**



**Be aware of online fraud scams.** Nedbank will never ask for login details, such as your PIN or password using email or SMS.



If you receive an Approve-it™ message for a transaction you did not initiate, decline the transaction and report the incident immediately to Nedbank on **0800 110 929**. Make sure you get **transactional SMSs** to track activities on your account.

# CONTACT US



Call 0861 263 464 (SAA Voyager Gold Credit Card).  
Call 0861 380 380 (SAA Voyager Premium Credit Card).  
Call +27 (0)11 510 8478 (always-on flight discounts).



Go to [nedbank.co.za/saa](https://nedbank.co.za/saa).



Visit your nearest Nedbank.

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