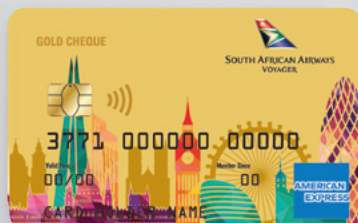


SAA VOYAGER CHEQUE CARDS

Fee schedule

Effective from 1 January 2023.



SAA Voyager GOLD Cheque Card

R60 (including VAT at 15%)
per month

The card maintenance fee stays the same in 2023.



SAA Voyager PREMIUM Cheque Card

R170 (including VAT at 15%)
per month

The card maintenance fee stays the same in 2023.

With your SAA Voyager Cheque Card you also enjoy:

- **double Miles** on all eligible spend* in the first month after having opened your account;
- earning **up to 19 000 Bonus Miles** on your first SAA ticket purchased and used;
- one **Continental** or **Global Companion Ticket** per calendar year that you can use or donate if you meet certain spending thresholds;
- **15 000 Bonus Miles** if you spend R320 000 on your Gold Card or R300 000 on your Premium Card;
- **automatic basic travel insurance**, with the option to top up at a discounted rate;
- **premium check-in** and **unlimited access to SAA-owned lounges** (Premium Cards only);
- taking **one extra piece of luggage** on SAA-operated flights **at no cost**; and
- **24-hour early access** to Voyager promotional discounts to book your tickets in advance – up to 90% less Miles required.

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 travellers cheques or other negotiable instruments, garage card transactions, budget account instalments and interest, insurance premiums and electronic transfers or payments [electronic fund transfers (EFTs)] from your account.

SAA Voyager Cheque Card		
Fees	Gold	Premium
Maintenance fees		
Monthly maintenance fee (primary card)	R60	R170
Monthly maintenance fee (additional card)	R0	R0
Loyalty programme linkage fees		
Loyalty – Linkage fee	R0	R0
Loyalty – Enrolment fee	R0	R0
Transactional fees		
Cash withdrawals overseas	R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof
Cash withdrawals at local retailers	R2	R2
Cash withdrawals at overseas retailers	R60	R60
Other		
Card replacement	R150	R150
NetBank payment notification – SMS	R0,50	R0,50
NetBank payment notification – email	R0,50	R0,50
NetBank payment notification – fax	R22	R22
International currency conversion fee**	2%	2%

** A currency conversion fee will apply to all foreign transactions.

We may change any fee, cost or charge at any time after we have given you notice.



Swiping your card is cheaper than withdrawing cash.

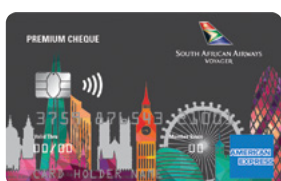
Notes

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. You can also compare your current fees with fees of other Nedbank products, as well as with fees that other South African banks charge.

Visit nedbank.co.za for more information.

Nedbank Ltd Reg No 1951/000009/06. Licensed financial services and registered credit provider (NCRCP16). | Terms and conditions apply.



Tips for protecting your money

Swipe your card to pay instead of paying cash – it's safer.

Choose a unique PIN and keep it a secret. Never use obvious information, for example your telephone number, date of birth or address for your PIN.

Memorise your PIN. Never share it with anyone and do not write it down or keep it on your cellphone – not even in a disguised form.

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

Be aware of your surroundings when using an ATM or when paying for goods. Never accept help from anyone, not even from legitimate-looking security guards.

If you think an ATM or self-service terminal has **kept your card** or that someone may have **seen your PIN**, call Nedbank Card (lost and stolen cards) on **0800 110 929** or the Nedbank Contact Centre on **0800 555 111** and cancel your card immediately. You can also immediately **block and order another card** on the **Nedbank Money app**.

Always shield the PIN pad when using an ATM or when paying for goods.

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

Never share your one-time password (OTP) or accept an Approve-it message on your cellphone if you have not initiated a transaction online.

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. We will never ask for your login details, for example your PIN or password, via email or SMS.

If you get an Approve-it message for a transaction that you have not initiated, decline the transaction and report it to us on **0800 110 929** immediately. Make sure you receive **transactional SMSs** to track activities on your account.

Contact us



Call 0861 263 464 (SAA Voyager Gold Cheque Card).
Call 0861 380 380 (SAA Voyager Premium Cheque Card).
Call 0800 555 111 (Nedbank Contact Centre).



Go to nedbank.co.za/saacheque.



Visit your nearest branch.

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