

# SAA VOYAGER CREDIT CARDS

Schedule of fees

Effective from 1 January 2021



## SAA Voyager GOLD Credit Card

**R700.00** (including VAT at 15%)

per year

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



## SAA Voyager PREMIUM Credit Card

**R2,040.00** (including VAT at 15%)

per year

(Monthly credit facility service fee of R25.00.)

Card maintenance fees remain unchanged for 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.

The implementation of SAA's Business Rescue Plan is still work in progress and there remain outstanding administration matters to be concluded. Selected benefits of the programme may not be available.

The ability to earn miles, through our various Voyager programme partners, will continue as normal. However, the redemption of miles remain suspended until further notice.



\* '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 thereon, insurance premiums and internet transfers or payments [electronic funds transfer (EFT)] from your account.



SOUTH AFRICAN AIRWAYS  
VOYAGER

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NEDBANK



Type of transaction/fee	Notes	Fees (VAT inclusive at 15%)		
Maintenance fees		Classic	Gold	Premium
Primary card service fee (yearly)		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		Free	Free	Free
Nedbank Online Banking subscription (monthly)	2	R0.00	R0.00	R0.00
Deposits				
Cash deposit:				
– At a Nedbank branch		R80.00 plus R2.00 per R100	R80.00 plus R2.00 per R100	R80.00 plus R2.00 per R100
– At a Nedbank ATM		R1.20 per R100 or part thereof	R1.20 per R100 or part thereof	R1.20 per R100 or part thereof
Cash withdrawals				
At a Nedbank ATM		R2.20 per R100 or part thereof	R2.20 per R100 or part thereof	R2.20 per R100 or part thereof
At another bank's ATM		R10.50 plus R2.20 per R100 or part thereof	R10.50 plus R2.20 per R100 or part thereof	R10.50 plus R2.20 per R100 or part thereof
At a branch		R80.00 plus R2.20 per R100 or part thereof	R80.00 plus R2.20 per R100 or part thereof	R80.00 plus R2.20 per R100 or part thereof
At an international ATM	3	R55.00 plus R2.20 per R100 or part thereof	R55.00 plus R2.20 per R100 or part thereof	R55.00 plus R2.20 per R100 or part thereof
Electronic payments				
Telephone Banking: Self-service		R8.35	R8.35	R8.35
SMS Banking		R8.35	R8.35	R8.35
At a self-service terminal		R8.35	R8.35	R8.35
Nedbank Online Banking		R8.35	R8.35	R8.35
Telephone Banking: Agent-assisted		R8.35	R8.35	R8.35
Cellphone Banking		R8.35	R8.35	R8.35
Nedbank Online Banking payment notification – SMS		R1.15	R1.15	R1.15
Nedbank Online Banking payment notification – email		R1.00	R1.00	R1.00
Nedbank Online Banking payment notification – fax		R10.00	R10.00	R10.00
Interaccount transfers				
Telephone Banking: Self-service		R4.30	R4.30	R4.30
SMS Banking		R4.30	R4.30	R4.30
At a self-service terminal		R4.30	R4.30	R4.30
Nedbank Online Banking		R4.30	R4.30	R4.30
Cellphone Banking		R4.30	R4.30	R4.30
Telephone Banking: Agent-assisted		R4.30	R4.30	R4.30
At a branch		R100.00	R100.00	R100.00



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%)	
Balance enquiries			
At a self-service terminal	Free	Free	Free
Nedbank Online Banking	Free	Free	Free
Telephone Banking: Self-service	Free	Free	Free
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
Statements			
Nedbank Online Banking	Free	Free	Free
Ministatement from a Nedbank ATM	Free	Free	Free
At a self-service terminal – for 90 days	Free	Free	Free
At a self-service terminal – for more than 90 days	Free	Free	Free
Mailed statement	Free	Free	Free
Over the counter statement – branch	R30.00	R30.00	R30.00
Over the counter transaction list – branch	R30.00	R30.00	R30.00
Nedbank ATM transaction list	R8.50	R8.50	R8.50
POS balance enquiry	R2.00	R2.00	R2.00
Other charges			
Declined transaction fee due to insufficient funds:			
– At a Nedbank ATM	Free	Free	Free
– At another bank's ATM	R8.50	R8.50	R8.50
– At a card machine	R8.60	R8.60	R8.60
Tracing fee	Up to R430.00	Up to R430.00	Up to R430.00
Personal card delivery (where applicable)	R160.00	R160.00	R160.00
Same-day card delivery	R430.00	R430.00	R430.00
Replacement card	R145.00	R145.00	R145.00
Transaction SMS	Free	Free	Free
Incorrectly disputed transaction:			
– Local	R160.00	R160.00	R160.00
– International	R195.00	R195.00	R195.00
International currency conversion fee	3	2%	2%
Failed payment	R90.00	R90.00	R90.00
LOTTO fees			
LOTTO	R2.70	R2.70	R2.70
PowerBall	R2.70	R2.70	R2.70
LOTTOPlus	R2.70	R2.70	R2.70



We reserve the right to change any fee, cost or charge at any time after giving you 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 Online Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Agent-assisted and Cellphone Banking WAP.
- 3 A currency conversion fee applies to all foreign transactions.

**We are committed to making our fee structures simple, transparent and easy to understand. Therefore, we use plain language and simple naming in all our documents.**

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

**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 that of other Nedbank products, as well as with fees that other South African banks charge.**

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# TIPS FOR PROTECTING YOUR MONEY



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



**Select 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 format.



**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.



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 **0860 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)** over the phone 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 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 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 branch.



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