

SAA VOYAGER CREDIT CARDS

Schedule of fees

Effective from 1 January 2023



SAA Voyager GOLD Credit Card

R700 (including VAT at 15%)
per year

(Monthly credit facility service fee¹ of R27)



SAA Voyager PREMIUM Credit Card

R2 040 (including VAT at 15%)
per year

(Monthly credit facility service fee¹ of R32)

The card maintenance fee will stay the same in 2023.

With your SAA Voyager Credit 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 spend thresholds;
- **15 000 Bonus Miles** when you spend R320 000 on your Gold Card or R300 000 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 piece of extra luggage on SAA-operated flights **at no cost**; and
- **24-hour early** to Voyager promotional discounts to book your tickets in advance - up to 90% less Miles required.

Terms and Conditions apply.

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* '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.

Type of transaction/fee		Notes	Fees (VAT inclusive at 15%)	
Loyalty linkage fees		Classic	Gold	Premium
Monthly maintenance fee (additional card)		R400 (Card no longer available)	R700	R2 040
Additional card fees		(Card no longer available)	Free	Free
Credit facility service fee (monthly)	1	R21	R27	R32
Initiation fee		n/a	n/a	n/a
Nedbank Monthly Online Banking subscription fee	2	Free	Free	Free
Deposits				
Cash deposit				
At a Nedbank branch		R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof
At a Nedbank ATM		R1,50 per R100 or part thereof	R1,50 per R100 or part thereof	R1,50 per R100 or part thereof
Cash withdrawals				
At a Nedbank ATM		R2,50 per R100 or part thereof	R2,50 per R100 or part thereof	R2,50 per R100 or part thereof
At another bank's ATM		R12 plus R2,50 per R100 or part thereof	R12 plus R2,50 per R100 or part thereof	R12 plus R2,50 per R100 or part thereof
At a branch (over the counter)		R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof	R100 plus R2,50 per R100 or part thereof
At an international ATM (overseas)		R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof	R60 plus R2,50 per R100 or part thereof
At local retailers		R2	R2	R2
Electronic payments				
NetBank payment notification – SMS		R0,50	R0,50	R0,50
NetBank payment notification – email		R0,50	R0,50	R0,50
NetBank payment notification – fax		R22	R22	R22
NetBank (online banking transactions)				
NetBank balance enquiry		Free	Free	Free
NetBank interaccount transfer		Free	Free	Free
NetBank third-party payment		R8,35	R8,35	R8,35
NetBank archive image of a deposit slip		Free	Free	Free
NetBank transaction list – up to five years		Free	Free	Free



The SAA Voyager Credit Card – the fastest way to earn Voyager Miles.



Swiping your card is cheaper than withdrawing cash.



Type of transaction/fee	Notes	Fees (VAT inclusive at 15%)	
Balance enquiries	Classic	Gold	Premium
At a branch	R22	R22	R22
At another bank's ATM	R10	R10	R10
At a Nedbank ATM	Free	Free	Free
Statements			
Counter statement/transaction list	R40	R40	R40
Nedbank ATM transaction list	R11	R11	R11
Point-of-sale (POS) balance enquiry	R2	R2	R2
Other charges			
Declined transaction fee due to insufficient funds:			
At another bank's ATM	R10	R10	R10
At a Nedbank ATM	Free	Free	Free
At a card machine (POS device)	R8,50	R8,50	R8,50
Tracing fee	Up to R410	Up to R410	Up to R410
Personal card delivery (where applicable)	R170	R170	Free
Same-day card delivery	R450	R450	R450
Replacement fee (lost or stolen)	R150	R150	R150
Transactional SMS	Free	Free	Free
Incorrectly disputed transaction:			
– Local	R165	R165	R165
– International	R200	R200	R200
International currency conversion fee3	2%	2%	2%
Dishonoured payment	R35	R35	R35
Over limit (Only for cards in operation before 01 June 2007)	n/a	n/a	n/a
Late payment fee	Free	Free	Free
Fuel transactions	n/a	n/a	n/a
LOTTO fees			
LOTTO	R2	R2	R2
PowerBall	R2	R2	R2
LOTTO Plus	R2	R2	R2
Other value-added services (VAS)			
Airtime	R1,50	R1,50	R1,50
Electricity and water	R1,50	R1,50	R1,50
Other vouchers	Free	Free	Free
Cellphone Banking transactions			
Cellphone Banking balance enquiry	Free	Free	Free
Cellphone Banking interaccount transfer	Free	Free	Free
Cellphone Banking third-party payment	R8,35	R8,35	R8,35
Cellphone Banking (SMS) transactions			
Cellphone Banking (SMS) balance enquiry	Free	Free	Free
Cellphone Banking (SMS) interaccount transfer	Free	Free	Free
Cellphone Banking (SMS) third-party payment	Free	Free	Free
Telephone Banking: Self-service transactions			
Telephone Banking: Self-service interaccount transfer	Free	Free	Free
Telephone Banking: Self-service interaccount transfer	Free	Free	Free

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: Nedbank-assisted and Cellphone Banking.
- 3 A currency conversion fee applies to all foreign transactions.

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

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 Credit Card).
Call 0861 380 380 (SAA Voyager Premium Credit Card).
Call 0800 555 111 (Nedbank Contact Centre).



Go to nedbank.co.za/saa.



Visit your nearest branch.



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