



# SAA VOYAGER CREDIT CARDS

Fee schedule

Effective from 1 January 2024.



SOUTH AFRICAN AIRWAYS  
VOYAGER

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



NEDBANK

# With an SAA Voyager Credit Card, you can enjoy these great benefits:

- Earn **double Miles** on all eligible spend\* in the 1st month after having opened your account.
- Earn up to **19 000 Bonus Miles** on your 1st SAA ticket purchased and used and multiple other opportunities to earn Bonus Voyager Miles.
- Earn unlimited Voyager Miles with your SAA Voyager American Express® Credit Card.
- Get 1 or more **Companion Tickets** per calendar year when you meet the spend thresholds. **Global Companion Tickets can be exchanged for 2 domestic Companion Tickets** or can be donated to family or friends. Send an email to [companionawards@flysaa.com](mailto:companionawards@flysaa.com).
- Enjoy **premium check-in** and **unlimited access to SAA-owned lounges** (lounge access for Premium Cards and Premium supplementary Cards only).
- Enjoy **preferential debit interest rates** (Premium card).
- **Receive basic travel insurance of up to R6 million (Premium Card) or R4 million (Gold Card)** when you buy your travel ticket with your SAA Voyager Credit Card taking 1 extra piece of luggage on SAA-operated flights at no cost with the option to top up at a discounted rate when you buy your travel ticket with your card.
- Enjoy complementary **personal card delivery** for Premium Cards.
- Receive additional **complementary supplementary cards** for your spouse or partner and **earn Voyager Miles faster**.
- Use your **budget facility** and pay off your purchase over a chosen term.
- Enjoy up to **55 days' interest-free credit**.
- Receive **free transactional SMSs**.
- Enjoy the option of **credit life insurance**.

## SAA Voyager Miles

Use your Voyager Miles to travel the world with 24-hour early access to promotional offers, which includes SaverBlitz and JourneyBlitz redemption seat sales where you can book a return flight to Cape Town or Durban for as little as 6 000 Miles, or return tickets to Mauritius for as little as 12 600 Miles.

Redeem Miles to travel to over 1 200 destinations with many Star Alliance partners or pay for any available airfare on SAA-operated flights, or pay for flight upgrade awards, or SAA promotional seat sales.

Plus, redeem your Voyager Miles for car hire, Uber, Wine-of-the-Month Club NetFlorist or cruises, or convert your Voyager Miles to AvoPoints and shop for just about anything on Avo SuperShop.

\* '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.

## 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 Nedbank Money app and Online Banking that gives you complete control of your payments while you earn Voyager Miles.

Why wait? Download the **Nedbank Money app** today.



Use your card to make payments and avoid using cash.

Fees	Maintenance fee (Annual)	Credit facility service fee <sup>1</sup>	Fee for an extra card	Voyager linkage fee
<b>SAA Voyager Credit Cards</b>				
<b>SAA Voyager Classic*</b>	R400	R21	Free	Free
<b>SAA Voyager Gold</b>	R700	R27	Free	Free
<b>SAA Voyager Premium</b>	R2040	R32	Free	Free



## Make quick, safe, free and contactless payments

Use your SAA Voyager Card to pay in-store without touching the terminal.

Choose to add your Card to your device's digital wallet (Apple pay, Samsung pay, Google Pay, etc) to make safe, secure purchases in-store.

### Virtual cards.

- You can create up to 5 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 Voyager Miles when you use your virtual card.

Type of transaction or fee	Notes	Fees (including 15% VAT)
Once-off initiation fee		Free
<b>Transactional fees fee</b>		
Dishonoured payment		R30
Over limit		n/a
Late payment fee		Free
Incorrect disputed transaction fee (local)		R175
Incorrect disputed transaction fee (international)		R215
Tracing fee		Up to R410
<b>Balance enquiries</b>		
Branch balance enquiry		R24
Nedbank ATM balance enquiry		Free
Other bank's atm balance enquiry		R10
Card replacement (lost, stolen, damaged)		R150
Pos balance enquiry		R2
<b>Cash withdrawal fees</b>		
Cash withdrawals own ATM		R2,65 per R100 or part thereof
Cash withdrawals at another bank's ATM		R12 plus R2,65 per R100 or part thereof
Cash withdrawals over the counter		R100 plus R2,65 per R100 or part thereof
Cash withdrawals overseas		R65 plus R2,65 per R100 or part thereof
Cash withdrawals: local retailers point of sale		R2
International currency conversion fee	2	2%
<b>Deposit fees</b>		
Cash deposit fees (branch)		R100 plus R2,65 per R100 or part thereof
Cash deposit fees (ID ATM)		R1,65 per R100 or part thereof
Cheque deposit fees		n/a
Special clearance of cheque deposited in branch		n/a
<b>Transfers and payments</b>		
Payment (internet and self service terminal)		R8,35
Transfer (internet and self service terminal)		Free
Transfer (branch)		R200
<b>Other</b>		
Purchases by Apple Pay/Samsung Pay/Google Pay and others		Free
Face to face card delivery		Free for Premium card, R170 for Gold card
Same day card replacement service (incl. delivery)		R450
Monthly internet banking subscription fee		Free
Transactional SMS		Free
Counter statement (transaction list)		R45 per page
<b>Declined trans due to insufficient funds</b>		
At a nedbank atm		Free
At another bank's atm		R10
At a point-of-sale device		R8.50

<b>Online Banking transactions</b>		
Online Banking balance enquiry		Free
Online Banking inter-account transfer		Free
Online Banking 3rd-party payment		R8,35
Online Banking transaction list - up to 5 years		Free
Online Banking archive image of deposit slip/ cheque		Free
Online Banking payment notification – SMS		R0,50
Online Banking payment notification – e-mail		R0,50
Online Banking payment notification – fax		R25
<b>LOTTO fees</b>		
LOTTO fee		R2
Powerball fee		R2
LOTTO plus fee		R2
<b>Other VAS options</b>		
Airtime		R1,50
Data		R1,50
Electricity		R1,50
Other vouchers		Free
<b>Phonebank: Self-service transaction fee</b>		
Cellphone Banking balance enquiry	3	Free
Cellphone Banking inter-account transfer	3	Free
Cellphone Banking third-party payment	3	R8,35
<b>Phonebank: (WAP) transaction fee</b>		
Cellphone Banking (WAP) balance enquiry	3	Free
Cellphone Banking (WAP) inter-account transfer	3	Free
Cellphone Banking (WAP) 3rd-party payment	3	R8,35
<b>Cellphone banking (SMS) transaction fee</b>		
Cellphone Banking (SMS) balance enquiry	3	Free
Cellphone Banking (SMS) inter-account transfer	3	Free
Cellphone Banking (SMS) 3rd-party payment	3	Free

## Notes

- 1 The credit facility service covers the costs associated with providing the credit 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 A 2% currency conversion fee applies to all foreign transactions.
- 3 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. Free for Savvy and Private ClientS bundle credit cards.

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.

## Our 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.



Keep a money diary for a month and log everything you buy every day. At the end of the month, compare the smallest amount with the biggest that you spent and 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 only people you trust to use your phone and don't give them your phone's passcode.



Delete all content and settings from old phones if you sell your phone 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 and 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 263 464 (SAA Voyager Gold Credit Card).  
Call 0800 380 380 (SAA Voyager Premium Credit Card).  
Call 011 978 1234 (SAA Voyager Contact Centre).



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



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