



The American Express® Platinum Credit Card



The American Express® **Gold Credit Card**



American Express® Green Card



American Express® Platinum Credit Card



American Express® Gold Credit Card



American Express® Blue Credit Card

| 2023 Card Fees | | | | | | |
|---|--|--|--|--|--|---|
| Maintenance fee | | | | | | |
| Credit facility service fee* (monthly) | R32 | R21 | R21 | From R32 | From R21 | From R21 |
| Primary Card (monthly) | R458 | R103 | R44 | R64 | R39 | R39 |
| | | | | | | |
| Additional Card (monthly) | Free | Free | Free | Free | Free | R32 |
| Initiation fee | | | | | | |
| Initiation (once-off) | R180 | R180 | NA | R180 | R180 | R180 |
| Loyalty fees | | | | | | |
| Linkage (monthly) | Free | Free | R28 | R28 | R28 | R28 |
| Enrolment (once-off) | Free | Free | Free | Free | Free | Free |
| | 1166 | 1166 | 1166 | 1166 | 1166 | 1166 |
| Fees for cash withdrawals | | | | | | |
| At a Nedbank ATM | R2,50 per R100 or part thereof | R2,50 per R100 or part thereof |
| At a Saswitch 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 | 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 |
| 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 | 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 thereo |
| 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 | 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 |
| International currency conversion fee ¹ | 2% | 2% | 2% | 2% | 2% | 2% |
| · · · · · · · · · · · · · · · · · · · | 270 | 2.70 | £ 70 | £ 70 | £ 70 | L 70 |
| Fees for deposits | | | | | | |
| Cash deposit at a 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 | 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 thereo |
| Cash deposit at an IDATM | R1,50 per R100 or part thereof | R1,50 per R100 or part thereof |
| Fees for transfers and payments | | | | | | |
| Payment on Nedbank Online Banking and at an SST ² | R8,35 | R8,35 | R8,35 | R8,35 | R8,35 | R8,35 |
| Transfer on Nedbank Online Banking and at an SST ² | Free | Free | Free | Free | Free | Free |
| | | | | | | |
| Transfer in a branch | R200 | R200 | R200 | R200 | R200 | R200 |
| Other fees | | | | | | |
| Dishonoured payment | R35 | R35 | R35 | R35 | R35 | R35 |
| Late payment | Free | Free | Free | Free | Free | Free |
| Incorrectly disputed transaction (local) | R165 | R165 | R165 | R165 | R165 | R165 |
| | | | | | | |
| Incorrectly disputed transaction (international) | R200 | R200 | R200 | R200 | R200 | R200 |
| Tracing | Up to R410 | Up to R410 |
| Balance enquiry in a branch | R22 | R22 | R22 | R22 | R22 | R22 |
| Enquiry at a Nedbank ATM | Free | Free | Free | Free | Free | Free |
| Enquiry at a Saswitch ATM | R10 | R10 | R10 | R10 | R10 | R10 |
| | | | | Free | R150 | R150 |
| Lost Card | Free | Free | Free | | | |
| Face-to-face Card delivery | Free | R170 | R170 | Free | R170 | R170 |
| Same-day Card replacement service (including delivery) | R450 | R450 | R450 | R450 | R450 | R450 |
| Monthly Online Banking subscription ³ | Free | Free | Free | Free | Free | Free |
| Transactional SMS | Free | Free | Free | Free | Free | Free |
| Nedbank ATM transaction list | R11 | R11 | R11 | R11 | R11 | R11 |
| | | | | | | |
| Point-of-sale (POS) balance enquiry | R2 | R2 | R2 | R2 | R2 | R2 |
| Counter Statement (transaction list) | R40 | R40 | R40 | R40 | R40 | R40 |
| NetBank (internet banking) transactions | | | | | | |
| NetBank balance enquiry | Free | Free | Free | Free | Free | Free |
| NetBank interaccount transfer | Free | Free | Free | Free | Free | Free |
| | R8,35 | R8,35 | R8,35 | R8,35 | R8,35 | R8,35 |
| NetBank third-party payment | | | | | | |
| NetBank transaction list – up to five years | Free | Free | Free | Free | Free | Free |
| NetBank archive image of deposit slip or cheque | Free | Free | Free | Free | Free | Free |
| Other VAS options | | | | | | |
| Airtime | R1,50 | R1,50 | R1,50 | R1,50 | R1,50 | R1,50 |
| Data | R1,50 | R1,50 | R1,50 | R1,50 | R1,50 | R1,50 |
| | R1,50 | R1,50 | R1,50 | R1,50 | R1,50 | R1,50 |
| Electricity | | | | | | |
| Other vouchers | Free | Free | Free | Free | Free | Free |
| Telephone Banking: Self-service transactions | | | | | | |
| Telephone Banking: Self-service balance enquiry | Free | Free | Free | Free | Free | Free |
| Telephone Banking: Self-service interaccount transfer | Free | Free | Free | Free | Free | Free |
| Telephone Banking: Self-service third-party payment | Free | Free | Free | Free | Free | Free |
| | 1166 | 1166 | 1100 | 1166 | 1166 | 1166 |
| Cellphone Banking transactions | | | _ | | | |
| Cellphone Banking balance enquiry | Free | Free | Free | Free | Free | Free |
| Cellphone Banking interaccount transfer | Free | Free | Free | Free | Free | Free |
| Cellphone Banking third-party payment | R8,35 | R8,35 | R8,35 | R8,35 | R8,35 | R8,35 |
| Fees for declined transactions due to insufficient money | | -, | -1 | | | -, - - |
| | Eroo | Eroo | Fron | Eroo | Eroo | Eroo |
| At a Nedbank ATM | Free | Free | Free | Free | Free | Free |
| At another bank's ATM | Free | Free | Free | R10 | R10 | R10 |
| At a POS device | Free | Free | Free | R8,50 | R8,50 | R8,50 |
| Nedbank Online Banking payment notification fees | | | | | | |
| By SMS | R0,50 | R0,50 | R0,50 | R0,50 | R0,50 | R0,50 |
| | R0,50 | R0,50 | R0,50 | R0,50 | R0,50 | R0,50 |
| By email | 1,0,00 | NO,50 | NO,JU | NO,50 | NO,50 | NO,30 |
| By fax | R22 | R22 | R22 | R22 | R22 | R22 |
| LOTTO foos | | | | | | |

All fees include VAT at 15% and are effective from 1 January 2023.

R2,00

R2,00

R2,00

- SST Self-service terminal

LOTTO fees

LOTTO PLUS

LOTTO

PowerBall

- IDATM Intelligent Depositor ATM SSD Self-service device
- 1 A currency conversion fee will apply to all foreign transactions.
 2 Includes banking at self-service terminals, Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service and Agent-assisted, and Cellphone Banking WAP.
 3 Online Banking fee charged if this is the only Nedbank account.
 ATM Automated teller machine

R2,00

R2,00 R2,00

* The credit facility service fee covers the costs associated with providing the up to 55 days' interest-free credit card facility, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility.

Staff rates on risk-based priced accounts are to be set at 50% of the Tier 1 rate.

R2,00 R2,00 R2,00

Blue Credit Card

R2,00

R2,00 R2,00

Green Charge Card (no longer offered in market)

R2,00

R2,00 R2,00

Gold Credit Card

R2,00

R2,00 R2,00

Platinum Credit Card