



Nedbank credit card

Fee schedule
Effective from 1 January 2023.

see money differently

NEDBANK

With Nedbank cards you can enjoy these great benefits:

Nedbank and Greenbacks credit cards

- **Earn unlimited Greenbacks twice as fast** with your Nedbank American Express® Credit Card when you join Nedbank Greenbacks.
- Receive **exclusive Hertz and Avis car rental discounts** with your American Express Credit Card.
- Receive up to **12 complimentary visits*** to local Bidvest airport lounges a year. Terms and conditions apply.
- Enjoy **preferential debit interest rates***.
- Receive **basic travel insurance of up to R3 million** when you buy your return travel tickets with your Nedbank Platinum Credit Card.
- Enjoy **personal card delivery** for Gold and Platinum cards.
- Receive **additional cards** for your spouse or partner and **earn Greenbacks faster**.
- Receive free **replacement cards***.
- Use your **budget facility** and pay off your purchase over a chosen term.
- Enjoy **zero fees on card swipes**.
- Enjoy up to **55 days' interest-free credit**.
- Receive **free transactional SMSs**.
- Make quick and easy payments with your **contactless-enabled card**.
- Enjoy the option of **credit life insurance**.

* Platinum cards only.

Nedbank Greenbacks

By using your Nedbank Greenbacks American Express Credit Card, you are **automatically part of** the new Nedbank Greenbacks – the money management programme that happens to reward you every time you use your card.

Greenbacks is a **money management programme that rewards you** for making better money choices. Earn Greenbacks based on how you manage your money and get access to exclusive benefits. With Greenbacks you can take control of your money habits and turn them into achievable financial goals.

You will earn unlimited Greenbacks twice as fast on your Nedbank Greenbacks American Express Credit Card. Your Greenbacks **never expire**, and there are no caps on Greenbacks-spend on your American Express Card. Qualifying Greenbacks-spend on Mastercard and Visa cards is capped at R10 000. You can use your Greenbacks in many ways – from paying for data, airtime and electricity on the Nedbank Money app to using them as cash with your Greenbacks SHOP Card.

Why wait? **Download the Nedbank Money app** to enjoy Greenbacks today.

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 Greenbacks.

Monthly fees	Maintenance fee	Credit facility service fee ¹	Fee for an extra card	Greenbacks linkage fee
NEDBANK CREDIT CARDS				
Nedbank Classic*	R37	R21	R35	R27
Nedbank Gold*	R37	R21	R30	R27
New Nedbank Gold	R20	R20	R30	R27
Nedbank Platinum	R64	R32	R35	R27
Private Client Pay-as-you-use	R98	R32	Free	R27
Nedbank Mastercard Gold*	R37	R21	R30	Not applicable
Dezign*	R21	R21	Not applicable	Not applicable
Ke Yona*	R64	R21	Not applicable	Not applicable
Go Banking*	R29,96	R21	Not applicable	Not applicable
Garage card	R48	R21	R48	Not applicable
NEDBANK GREENBACKS CREDIT CARDS				
Greenbacks Classic*	R37	R21	R35	R27
Greenbacks Gold*	R37	R21	R30	R27
New Greenbacks Gold	R20	R20	R30	R27
Greenbacks Platinum	R64	R32	R35	R27
Savvy and Private Client Bundle	Free	Not applicable	Free	Free

* These products are no longer available.

Terms and conditions apply.



Scan to pay

Manage your money **like never before**. Don't have cash, your wallet or time? With the Nedbank Money app you can scan to pay at any merchant where you see the **Masterpass, Pay@ or SnapScan QR code logos**, whether it is at a restaurant, till point, weekend market or online. You can even pay your utility bills via the app.



Enjoy safe, easy payments and access to credit for everyday or larger purchases with a Nedbank credit card. You can use it at over 25 million local and international stores.

Type of transaction or fee	Notes	Fees (including 15% VAT)
Once-off initiation fee	2	R180
Transaction fees		
Subscription fees: Self-service banking	3	Free
Deposits		
Cash deposit:		
– At a Nedbank branch		R100 plus R2,50 per R100 or part thereof
– At a Nedbank ATM		R1,50 per R100 or part thereof
Cash withdrawals		
At a Nedbank ATM		R2,50 per R100 or part thereof
At another bank's ATM		R12 plus R2,50 per R100 or part thereof
At a branch		R100 plus R2,50 per R100 or part thereof
At an international ATM	4	R60 plus R2,50 per R100 or part thereof
Electronic payments		
Telephone Banking: Self-service		R8,35
SMS Banking		R8,35
At a self-service terminal		R8,35
Nedbank Online Banking		R8,35
Telephone Banking: Nedbank-assisted		R8,35
Cellphone Banking		R8,35
Nedbank Online Banking payment notification – SMS		R0,50
Nedbank Online Banking payment notification – email		R0,50
Nedbank Online Banking payment notification – fax		R22
Interaccount transfers		
Telephone Banking: Self-service		Free
SMS Banking		Free
At a self-service terminal		Free
Nedbank Online Banking		Free
Cellphone Banking		Free
Telephone Banking: Nedbank-assisted		Free
At a branch		R200

Terms and conditions apply.



Get instant electronic access to your bank statement with Nedbank eStatements.

Register for
eStatements.
Call 0800 555 111.

Type of transaction or fee	Notes	Fees (Including 15% VAT)
Balance enquiries		
Point-of-sale balance enquiry (at till point)		R2
At a self-service terminal		Free
Nedbank Online Banking		Free
Telephone Banking: Self-service		Free
SMS Banking		Free
At a Nedbank ATM		Free
At a branch		R22 (one free per billing cycle)
At another bank's ATM		R10
Statements		
Over-the-counter statement – at a branch		R40
Nedbank Online Banking		Free
Ministatement from a Nedbank ATM		Free
Over-the-counter transaction list – at a branch		R40
At a self-service terminal – for 90 days		Free
At a self-service terminal – for more than 90 days		Free
Nedbank ATM transaction list		R11
Mailed statement		Free
Other charges		
Declined transaction due to insufficient money:		
– At a Nedbank ATM		Free
– At another bank's ATM		R10
– At a card machine		R8,50
Tracing fee		R410
Personal card delivery (where applicable)	6	R170
Same-day card delivery		R450
Replacement card	5	R150
Fuel purchase (garage card only)		R4,30
Incorrectly disputed transaction:		
– International		R200
– Local		R165
International currency conversion fee	4	2%
Failed payment		R35
Lotto tickets		R2
PowerBall tickets		R2
Lotto Plus tickets		R2
Airtime		R1,50
Data		R1,50
Electricity or water		R1,50

Terms and conditions apply.



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

Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum of R50). The credit facility service fee 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 You pay no initiation fee for Savvy and Private Client Bundle Credit Cards .
- 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 Client Bundle Credit Cards.
- 4 A currency conversion fee applies to all foreign transactions.
- 5 Applicable to garage cards as well. Free for Platinum, Savvy and Private Client Bundle Credit Cards.
- 6 Personal card delivery is free for the new Nedbank Gold Credit Card, Platinum Credit Cards, as well as the Savvy and Private Client 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.

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 using 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 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 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 **block and order another card** immediately 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 receive 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.

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Contact us



Call 0800 555 111.



Go to nedbank.co.za.



Visit your nearest branch.

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