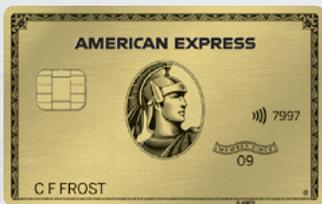




AMERICAN EXPRESS® CARD

Fee schedule

Effective from 1 January 2026.



DON'T *live life* WITHOUT IT™

With American Express Cards, you can enjoy these great benefits:



Earn unlimited Membership Rewards® points.



Enjoy **exclusive car hire discounts.**



Receive **complimentary visits*** to airport lounges.



Receive **travel insurance of up to R10 million** when you buy your travel tickets with your Platinum Credit Card.



Get **exclusive invitations** to sought-after events, discounts, and partner benefits.



Enjoy 60% off on Nu Metro Xtreme movie tickets, and 50% off on 2D, 3D and VIP movie tickets (excluding 4DX). Plus, get 50% off on refreshment combos!



Get 1 complementary additional Card for your spouse or partner and **earn Membership Rewards faster.**



Use your **budget facility** and pay off your purchase over a chosen term.



Pay zero fees on Card swipes.



Get up to **55 days' interest-free credit.**



Get credit life insurance.

Terms and Conditions apply.



Get rewarded for your everyday spend American Express Membership Rewards points

Membership Rewards points are our way of saying thank you every time you spend using your American Express Credit Card.

You will be automatically linked to the Membership Rewards Programme when you take up an Amex Credit Card. Membership is free for Gold and Platinum Card members.

There are no limits to how many points you will earn and they are automatically available on the complementary Membership Rewards Card, which you can use to pay with your points. Easily manage your points on the Nedbank Money app.

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 Money app and Online Banking that gives you complete control over your payments while you earn Membership Rewards.



Monthly fees	Maintenance fee	Credit facility service fee ¹	Fee for an extra Card	Membership Rewards
American Express Credit Cards in market				
American Express Gold	R120	R25	1 x free, thereafter R47 per month	Free
American Express Platinum	R499	R36	1 x free, thereafter R63 per month	Free
American Express Cards (No longer available for new Cardmembers)				
American Express Blue	R120	R25	R42	Free
American Express Gold	R120	R25	Not applicable	Free
American Express Green	R120	R25	Not applicable	Free
American Express Platinum	R120	R25	1 x free, thereafter R47 per month	Free

Terms and Conditions apply.



Make quick, safe, free and contactless payments

Use your **American Express 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 10 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.

Type of transaction or fee	Notes	Fees (including VAT)
Once-off initiation fee		Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219
Transactional fees		
Dishonoured payment		R30
Over limit		N/A
Late payment fee		Free
Incorrectly disputed transaction fee (local)		R175
Incorrectly disputed transaction fee (international)		R215
Tracing fee		Up to R410
Balance enquiry fees		
Balance enquiry at a Nedbank ATM		Free
Balance enquiry via digital channels	2	Free
Balance enquiry at a point-of-sale (till point)		R2
Balance enquiry at another bank's ATM		R12
Balance enquiry at an international bank's ATM		R12
Balance enquiry via Nedbank-assisted channels (branch and Nedbank Contact Centre)		R27
Card replacement (lost, stolen, or damaged card)		R160
Cash withdrawal fees		
Cash withdrawals at a Nedbank ATM		R2.85 per R100 or part thereof
Cash withdrawals at another bank's ATM		R12 plus R2.85 per R100 or part thereof
Cash withdrawals over the counter		R100 plus R2.85 per R100 or part thereof
Cash withdrawals at an international bank's ATM	3	R65 plus R2.85 per R100 or part thereof
Cash withdrawals at a local retailer's point of sale		R2
International currency conversion fee	3	2.5%
Cash withdrawals: International retailers point of sale		R65
Cross-border subscription fee		2.5%
Deposit fees		
Cash deposit at a branch		R100 plus R2.85 per R100 or part thereof
Cash deposit at a Nedbank ATM		R2.20 per R100 or part thereof
Transfers and payments		
Payment via digital channels (EFT)	2	R10
PayShap: Pay to ShapID		Free

PayShap: Pay to account		R10
Pay to cellphone number (Send iMali)		R12 per R1000 or part thereof
Interaccount transfers via digital channels	2	Free
Payments and transfers via Nedbank-assisted channels (branch and Nedbank Contact Centre)		R200
Other		
Purchases through Apple Pay, Samsung Pay, Google Pay and other		Free
Face-to-face Card delivery	4	R170
Same-day Card replacement service (including delivery)		R450
International Card delivery		R758
Monthly internet banking subscription		Free
Transactional SMS		Free
Counter statement (transaction list)		R30 per page
Transaction listing via Nedbank ATMs		R12
Branch statement		R60
Declined transaction due to insufficient money		
At a Nedbank ATM		Free
At another bank's ATM		R12
At a point-of-sale device		R10
Declined transaction due to use of an expired Card		R10
Online Banking transaction fees		
Online Banking transaction list – up to 5 years		Free
Online Banking archive image of deposit slip		Free
Online Banking payment notification – SMS		R0,50
Online Banking payment notification – email		R0,50
Online Banking payment notification – fax		R30
LOTTO fees		
LOTTO fee		R2
PowerBall		R2
LOTTO Plus		R2
Other VAS fees		
Airtime		R1.50
Data		R1.50
Electricity		R1.50
Other vouchers		Free



Get instant electronic access to your bank statement with Nedbank eStatements.
Register for eStatements. Call 0800 555 111.



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 R69). 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 This includes banking at a self-service terminal, Online Banking, SMS Banking, Self-service, and Cellphone Banking.
- 3 A 2.5% currency conversion fee applies to all foreign transactions.
- 4 Face-to-face Card delivery is free on first issue for an American Express Platinum Credit Card.

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.

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, log everything you buy every day, and at the end of the month, compare the smallest amount with the biggest amount you spent – 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 feature 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 1 digital tool.



For convenient Cellphone Banking, dial *120*001# and register anytime, anywhere, using your Nedbank Card and PIN. You can also play LOTTO, pay money to a cellphone, 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 you're selling so you don't leave your Money app profile open to the person who buys your old phone.



Turn on automatic app and software updates and delete apps you don't use.



If your phone is lost or has been 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 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 555 111** (Nedbank Contact Centre).



Go to **nedbank.co.za**.



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