

# Schedule of fees

## SAA Voyager Credit Card

Effective from 1 January 2016

The bank reserves the right at its discretion to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

Type of transaction/fee Notes	Fees (VAT inclusive at 14%)		
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### Annual card service fees

	Classic	Gold	Premium
Primary card	R355,00 (no longer available).	R650,00.	R1 950,00.
Supplementary card	Not available.	One free, thereafter R100,00.	Two free, thereafter R100,00.
Initiation fee	n/a.	n/a.	n/a.

### Transaction fees

Subscription fees: Self-service banking <sup>1</sup>	R16,00.	R16,00.	R16,00.
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### Deposits

Cheque deposit:			
- at a Nedbank ATM or branch	R15,00.	R15,00.	R15,00.
Cash deposit:			
- at a Nedbank ATM or branch	R10,00 plus R1,32 per R100 or part thereof (minimum R17,00).	R10,00 plus R1,32 per R100 or part thereof (minimum R17,00).	R10,00 plus R1,32 per R100 or part thereof (minimum R17,00).

### Cash withdrawals

At a Nedbank ATM	R4,00 plus R1,32 per R100 or part thereof.	R4,00 plus R1,32 per R100 or part thereof.	R4,00 plus R1,32 per R100 or part thereof.
At another bank's ATM	R7,00 plus R4,00 plus R1,32 per R100 or part thereof.	R7,00 plus R4,00 plus R1,32 per R100 or part thereof.	R7,00 plus R4,00 plus R1,32 per R100 or part thereof.
At a branch	R35,00 plus R1,32 per R100.	R35,00 plus R1,32 per R100.	R35,00 plus R1,32 per R100.
At an international ATM <sup>2</sup>	R40,00 plus R1,32 per R100.	R40,00 plus R1,32 per R100.	R40,00 plus R1,32 per R100.

### Electronic payments

By Telephone Banking: Self-service	R8,00.	R8,00.	R8,00.
By SMS Banking	R8,00.	R8,00.	R8,00.
At a self-service terminal	R8,00.	R8,00.	R8,00.
On NetBank (internet banking)	R8,00.	R8,00.	R8,00.
By Telephone Banking: Agent-assisted	R8,00.	R8,00.	R8,00.
By Cellphone Banking WAP	R8,00.	R8,00.	R8,00.
NetBank payment notification - SMS	R1,05.	R1,05.	R1,05.
NetBank payment notification - email	R0,75.	R0,75.	R0,75.
NetBank payment notification - fax	R5,50.	R5,50.	R5,50.

### Interaccount transfers

By Telephone Banking: Self-service	R4,00.	R4,00.	R4,00.
By SMS Banking	R4,00.	R4,00.	R4,00.
At a self-service terminal	R4,00.	R4,00.	R4,00.
On NetBank (internet banking)	R4,00.	R4,00.	R4,00.
By Cellphone Banking WAP	R4,00.	R4,00.	R4,00.

### Interaccount transfers

By Telephone Banking: Agent-assisted	R4,00.	R4,00.	R4,00.
At a branch	R35,00.	R35,00.	R35,00.

## Balance enquiries

At a self-service terminal	Free.	Free.	Free.
On NetBank (internet)	Free.	Free.	Free.
By Telephone Banking: Self-service	Free.	Free.	Free.
By SMS Banking	Free.	Free.	Free.
At a Nedbank ATM	Free.	Free.	Free.
At a branch	R5,00 (one free per billing cycle).	R5,00 (one free per billing cycle).	R5,00 (one free per billing cycle).
At another bank's ATM	R5,00	R5,00	R5,00

## Statements

On NetBank (internet banking)	Free.	Free.	Free.
Ministatement from a Nedbank ATM	Free.	Free.	Free.
At a self-service terminal - within 90 days	Free.	Free.	Free.
At a self-service terminal - more than 90 days	Free.	Free.	Free.
Mailed statement	Free.	Free.	Free.

## Other charges

Dishonoured payment due to insufficient funds	R125,00.	R125,00.	R125,00.
Tracing fee	Up to R377,00.	Up to R377,00.	Up to R377,00.
Special clearance of a cheque deposited in a branch	R90,00.	R90,00.	R90,00.
Face-to-face card delivery (where applicable)	R135,00.	R135,00.	Free.
Declined authorisation	R7,00.	R7,00.	R7,00.
Same-day card delivery	R375,00.	R375,00.	R375,00.
Replacement card	R130,00.	R130,00.	R130,00.
Fuel purchase (applicable to garage card only)	R5,00.	R5,00.	R5,00.
Incorrectly disputed transaction:			
- Local and Interational	R150,00.	R150,00.	R150,00.
International currency conversion fee	2 2%.	2%.	2%.

## Notes

1 This includes banking at self-service terminals, internet banking (NetBank), SMS Banking, Telephone Banking: Self-service, Telephone Banking: Agent-assisted and Cellphone Banking WAP.

2 A currency conversion fee will apply to all foreign transactions.

**Nedbank is committed to making its fee structures simple, transparent and easy to understand. To this end plain language and simple naming conventions are used in all our literature.**

**You can also call the Nedbank Contact Centre on 0860 555 111 (office hours) where bank fees specialists are available to assist you with any fee-related questions.**

**The Nedbank Bank Fees Calculator is an easy-to-use online tool that can assist you in understanding and calculating the fees applicable to your specific account type. It also enables you to compare your current fees against other Nedbank products, as well as against fees charged by the other SA banks.**