## 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%)		
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 1	R16,00.	R16,00.	R16,00.
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 2	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.





On NetBank (internet banking)  Free.  Ministatement from a Nedbank ATM  Free.  Free.  Free.  Free.  Free.  Free.  Free.  At a self-service terminal - within 90 days  At a self-service terminal - more than 90 days  Mailed statement  Free.  Free.  Free.  Free.  Free.  Free.  Free.  Free.	Balance enquiries			
By Telephone Banking: Self-service   Free.   Free.   Free.   Free.   Free.   By SMS Banking   Free.   Free.   Free.   Free.   Free.   Free.   At a Nedbank ATM   Free.   Free.   Free.   Free.   Free.   At a Nedbank ATM   Free.   Free.   Free.   Free.   At a branch   R5,00 (one free per billing cycle).   Billing cycl	At a self-service terminal	Free.	Free.	Free.
Free	On NetBank (internet)	Free.	Free.	Free.
At a Nedbank ATM Free. Free. Free. Free. At a branch R5,00 (one free per billing cycle). At a branch R5,00 (one free per billing cycle). At another bank's ATM R5,00 R5,	By Telephone Banking: Self-service	Free.	Free.	Free.
At a branch  R5,00 (one free per billing cycle).  R5,00 (one free per billing cycle).	By SMS Banking	Free.	Free.	Free.
billing cycle). billing cycle). billing cycle).  At another bank's ATM R5,00 R5,00 R5,00  Statements  On NetBank (internet banking) Free. Free. Free. Free.  Ministatement from a Nedbank ATM Free. Free. Free.  At a self-service terminal - within 90 Free. Free. Free.  At a self-service terminal - more than 90 days  At a self-service terminal - more than 90 days  Mailed statement Free. Free. Free. Free.  Dishonoured payment due to insufficient funds  Tracing fee Up to R377,00. Up to R377,00. Up to R377,00.  Special clearance of a cheque R90,00. R90,00. R90,00. R90,00.  Special clearance of a cheque R135,00. R135,00. Free.  poclined authorisation R7,00. R7,00. R7,00. R7,00.  Same-day card delivery (where applicable)  R130,00. R375,00. R375,00. R375,00.  Replacement card R130,00. R5,00. R5,00.  R5,00. R5,00.  R6,00. R5,00.  R6,00. R5,00. R5,00.  R150,00. R150,00. R150,00.	At a Nedbank ATM	Free.	Free.	Free.
Statements On NetBank (internet banking) On NetBank (internet banking) Free. Free. Free. Free. Free. Free. Free. At a self-service terminal - within 90 Gays Free.  Other charges  Dishonoured payment due to insufficient funds Fracing fee Up to R377,00. Up to R377,00. Up to R377,00. Up to R377,00. Free. Free. Free. Free.  B135,00. Free.	At a branch			
On NetBank (internet banking) Free. Free. Free. Free. Free. Free. Free. At a self-service terminal - within 90 days  At a self-service terminal - more than 90 days  Mailed statement Free. Free. Free. Free. Free. Free. Free. Free. Free.  Free.  Bree. Free. Free. Free. Free.  Free.  Free.  Free. Free.  Free.  Free.  Free.  Free.  Free.  Free.  Free.  Tree.  Other charges  Dishonoured payment due to insufficient funds  Fracing fee Up to R377,00. Up to R377,00. Up to R377,00. Up to R377,00. Special clearance of a cheque deposited in a branch Face-to-face card delivery (where applicable)  Declined authorisation R7,00. R7,00. R7,00. R7,00. R7,00. R875,00. R375,00. R8375,00. R8375,00. R90,00. Free. R130,00. R130,00. R130,00. R130,00. R130,00. R130,00. R130,00. R130,00. R150,00.	At another bank's ATM	R5,00	R5,00	R5,00
Ministatement from a Nedbank ATM Free. Free. Free. Free. Free. Free. Free. Free. Free.  At a self-service terminal - within 90 days  At a self-service terminal - more than 90 days  Mailed statement Free. Free. Free. Free. Free. Free. Free.  Other charges  Dishonoured payment due to insufficient funds  Tracing fee Up to R377,00. Special clearance of a cheque deposited in a branch Face-to-face card delivery (where applicable)  Declined authorisation R7,00. R7,00. R7,00. R7,00. R7,00. R7,00. R375,00. R375,00. R375,00. R130,00. R130,00. R130,00. R130,00. Free language R5,00. R5,00. R5,00. R5,00. R5,00. R5,00. R150,00.	Statements			
At a self-service terminal - within 90 days  At a self-service terminal - more than 90 days  Mailed statement Free. Free. Free. Free.  Other charges  Dishonoured payment due to insufficient funds  Tracing fee Up to R377,00. Up to R377,00. Up to R377,00.  Special clearance of a cheque deposited in a branch  Face-to-face card delivery (where applicable)  Declined authorisation R7,00. R375,00. R375,00. R375,00.  Same-day card delivery R375,00. R130,00. R130,00. R130,00.  Replacement card R130,00. R5,00. R5,00. R5,00.  Replacement card R130,00. R130,00. R130,00. R5,00.  Fuel purchase (applicable to garage card only)  Incorrectly disputed transaction:  - Local and Interational R150,00. R150,00. R150,00.	On NetBank (internet banking)	Free.	Free.	Free.
days         At a self-service terminal - more than 90 days         Free.         Free.         Free.         Free.           Mailed statement         Free.         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.	Ministatement from a Nedbank ATM	Free.	Free.	Free.
90 days         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.           Incorrectly disputed transaction:         Local and Interational         R150,00.         R150,00.		Free.	Free.	Free.
Dishonoured payment due to insufficient funds  Tracing fee  Up to R377,00.  R90,00.  R90,00.  R90,00.  R90,00.  R135,00.  R135,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R875,00.  R875,00.  R130,00.  R130,00.  R130,00.  R130,00.  R130,00.  R130,00.  R10.		Free.	Free.	Free.
Dishonoured payment due to insufficient funds  Tracing fee  Up to R377,00.  R90,00.  R90,00.  R90,00.  R135,00.  R135,00.  R135,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R375,00.  R375,00.  R375,00.  R9375,00.  R937	Mailed statement	Free.	Free.	Free.
Tracing fee Up to R377,00. Up to R377,00. Up to R377,00. Special clearance of a cheque deposited in a branch  Face-to-face card delivery (where applicable)  Declined authorisation R7,00. R375,00. R375,00. R375,00. R375,00. R375,00. R375,00. R130,00. R130,00. R130,00. R130,00. R130,00. R5,00. R150,00. R150,00. R150,00. R150,00. R150,00. R150,00. R150,00.	Other charges			
Special clearance of a cheque deposited in a branch  Face-to-face card delivery (where applicable)  Declined authorisation  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R7,00.  R375,00.  R375,00.  R130,00.  R130,00.  R130,00.  R130,00.  R130,00.  R130,00.  R5,00.  R5,00.  R5,00.  R5,00.  R150,00.  R150,00.  R150,00.		R125,00.	R125,00.	R125,00.
deposited in a branch  Face-to-face card delivery (where applicable)  Declined authorisation R7,00. R7,00. R375,00. R375,00.  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)  Incorrectly disputed transaction:  - Local and Interational R150,00. R150,00. R150,00.	Tracing fee	Up to R377,00.	Up to R377,00.	Up to R377,00.
applicable)         R7,00.         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.           Incorrectly disputed transaction:         -           - Local and Interational         R150,00.         R150,00.		R90,00.	R90,00.	R90,00.
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.           Incorrectly disputed transaction:         - Local and Interational         R150,00.         R150,00.		R135,00.	R135,00.	Free.
Replacement card  R130,00.  R130,00.  R130,00.  R130,00.  R5,00.  R5,00.  R5,00.  R5,00.  R5,00.  R150,00.  R150,00.  R150,00.	Declined authorisation	R7,00.	R7,00.	R7,00.
Fuel purchase (applicable to garage card only)  Incorrectly disputed transaction:  - Local and Interational  R150,00.  R5,00.  R5,00.  R150,00.  R150,00.	Same-day card delivery	R375,00.	R375,00.	R375,00.
card only)  Incorrectly disputed transaction:  - Local and Interational  R150,00.  R150,00.  R150,00.	Replacement card	R130,00.	R130,00.	R130,00.
- Local and Interational R150,00. R150,00. R150,00.		R5,00.	R5,00.	R5,00.
	Incorrectly disputed transaction:			
International currency conversion fee 2 2%. 2%. 2%.	- 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.



