



## Your American Express® Business Gold Card gives you more value.

The American Express Business Gold Card is your passport to a wide range of exclusive Card features and benefits. Accompanied by our worldclass service, it's the ideal payment solution for your everyday business spend.

### Contact information

For any questions relating to your American Express Business Gold Card or the 2016 fee structure call 0860 555 004 or visit [americanexpress.co.za](http://americanexpress.co.za).

## Card fees

2016



As a Business Gold Cardmember, you can sign up for free eStatements and electronic management reports by sending your details to [amexcorpstatements@nedbank.co.za](mailto:amexcorpstatements@nedbank.co.za).

You can also join the American Express Membership Rewards™ Programme, which allows you to earn rewards on your business expenditure.

Sign up for Membership Rewards™ now by visiting [americanexpress.co.za](http://americanexpress.co.za) or calling **0860 555 002**.

All fees include VAT and are effective from 1 January 2016.

Terms and conditions apply.

ATM – automated teller machine  
 APO – automatic payment order  
 PTC – personal travel card  
 SSD – self-service device  
 SST – self-service terminal

## Business Gold Card

Annual service fees <sup>1</sup>	Fee amount
One Card	R385,00
Two to 25 Cards (per Card)	R265,00
26 plus Cards (per Card)	R230,00
Once-off initiation fee	R385,00
Linked Personal Travel Card (PTC)	R300,00
Membership Rewards™	R228,00
Membership Rewards™ accrued to company*	R440,00
Transaction	Fee amount
<b>Purchases</b>	
Credit Card transaction fee	FREE
<b>Value-added services</b>	
Credit facility fee	FREE
Transactional SMS notification	FREE
Online reporting and data services <sup>5</sup>	Pricing dependent on solutions
Historical statement request **	FREE
<b>Deposits</b>	
Cash (over the counter and at Nedbank ATM)	R10 plus R1,32 per R100,00
Cheque (over the counter and at Nedbank ATM)	R15,00
<b>Cash withdrawals</b>	
Over the counter at Nedbank branch	R35 plus R1,32 per R100,00
Nedbank ATM and SSD	R4,00 plus R1,32 per R100,00
Another bank's ATM	R11 plus R1,32 per R100,00
International ATM <sup>2</sup>	R40 plus R1,32 per R100,00
<b>Transfers and payments</b>	
Interaccount transfer <sup>3</sup>	R8,00
Electronic payment <sup>3</sup>	R8,00
Branch interaccount transfer	R35,00
<b>Notifications</b>	
NetBank Internet Banking payment – SMS	R1,00
NetBank Internet Banking payment – email	R0,70
NetBank Internet Banking payment – fax	R5,00
<b>Balance enquiries</b>	
Nedbank ATM and SSD	FREE
Another bank's ATM	R5,00
Over the counter at Nedbank branch	R5,00
NetBank (internet banking)	FREE
<b>Statement enquiries</b>	
Nedbank ATM	FREE
Nedbank SST	FREE
Emailed/Posted statement	FREE
<b>Other fees</b>	
Dishonoured payment	R150,00
Tracing	Up to R499,00
Incorrectly disputed transaction (local or international)	R200,00
<b>Other charges</b>	
Crossborder transaction fee – American Express <sup>2</sup>	1,70%
Card replacement	FREE
Face-to-face Card delivery	FREE
Same-day Card delivery	R400,00
Crossborder delivery ***	R750,00
Special clearance of cheque deposit in branch	R70,00
Monthly user internet banking subscription fee <sup>4</sup>	R16,00
Monthly business internet banking subscription fee <sup>4</sup>	FREE

\* Where Membership Rewards™ are accrued to the company a fee of R440 per linked card is applicable.

\*\* Copies of statements older than three months may be charged at a fee of R7,50 per statement.

\*\*\* Crossborder and elsewhere – R750,00, including Scotland, Wales and Ireland. London – R 450,00.

1 Annual service fees are charged per Card in arrears and an initiation fee, for the same amount, will be applied on account opening.

2 All foreign exchange transactions attract a crossborder transaction fee.

3 Includes transfers and payments from self-service terminals, NetBank internet banking and Cellphone Banking; WAP, SMS Banking, SSD and telephone banking.

4 Internet banking fee charged only if this is the sole Nedbank account.

5 Available on all American Express Cards. Pricing dependent on online reporting and data service solutions.