






# Card solutions

For business



Card name	NEDBANK BUSINESS CHEQUE CARD	NEDBANK SMALL BUSINESS CREDITCARD	NEDBANK REWARDS REVOLVE CARD	NEDBANK BUSINESS CARD	NEDBANK BUSINESS GARAGE CARD
					
<b>Card overview</b>	The Nedbank Business Cheque Card provides convenient and easy access to the available funds in the business current account. Using a Business Cheque card is safer than EFT as the client has peace of mind through purchase protection. Furthermore, the card provides access to Greenbacks, enabling the client to earn great rewards on business spend.	The Nedbank Small Business Credit Card is the ideal card solution for start-up businesses. Credit assessment is based on the individual's affordability, giving the business owner the opportunity to split business and personal spend and build credibility. To improve cashflow there are flexible payment options and clients earn rewards on business spend.	The Nedbank Rewards Revolve Card is a <b>revolving-balance payment solution for small-medium sized businesses</b> , this offer is for clients who want the flexibility of a revolving card solution with the option of paying only 5% of the outstanding balance on a monthly basis while still earning Greenbacks Rewards (double rewards on American Express card spend).	The Nedbank Business Card is with the option to earn rewards on business spend, ideal for <b>established businesses</b> . It is a flexible payment tool that allows cardholders to incur everyday business spend and <b>repay it in full and interest free each month</b> .	The Nedbank Garage Card offers the security and convenience of <b>separating your vehicle related expense</b> , and not having to carry cash. This Card provides <b>flexibility and financial control</b> over daily vehicle expenses.
<b>Who should apply</b>	<b>Business current account holders</b> who want access to funds in their account and/or to make payments.	<b>Startup, small-medium sized business or sole proprietors with a minimum annual turnover of R150,000, looking for a line of credit with flexible repayment options.</b>	<b>Growing or established businesses (min 2 years old), who are registered legal entities (with business financials) and have a minimum annual turnover of R1 000 000</b>		For business owners looking for flexibility and financial control over daily vehicle expenses. Garage credit: R360 000. Garage cheque: R150 000.
<b>Credit facility</b>	<b>No.</b> Access to available funds in your business current account.	<b>Yes.</b> Personalised to individuals needs/affordability.	<b>Yes.</b> Personalised to individuals need	s/affordability.	<b>No.</b> Can be linked to your cheque or credit card.
<b>Revolving facility or Charge Card</b>	n/a	Revolving facility (pay only the minimum outstanding balance).	Revolving facility (pay only the minimum outstanding balance).	Charge Card (pay in full - interest free).	n/a
<b>Key Card Benefits</b>	<ul style="list-style-type: none"> <li>Access to your current account funds for payments / transactions.</li> <li>Global ATM access.</li> <li>Issued with both a MasterCard as well as an American Express card (one statement).</li> <li>Airline tickets purchased with the business cheque card qualify for free standard travel insurance for up to 90 days</li> <li>Earn 1 Greenback for every R10 eligible spend on your MasterCard up to R 10 000.</li> <li>Double Greenbacks are earned for every R5 eligible spend on the American Express® Business Cheque Card</li> </ul>	<ul style="list-style-type: none"> <li><b>5% discount on the AVIS SME rate and daily rate</b></li> <li><b>Up to 4 complimentary visits to the Bidvest lounges</b></li> <li>Enjoy the built-in insurance with purchase protection on all goods purchased and not delivered</li> <li><b>Earn double Greenbacks rewards on American Express card spend unlimited.</b></li> <li><b>Three ways to repay:</b> 1) min 5% monthly repayments 2) budget facility 3) full payment with up to 55 days free interest.</li> <li>Automatic basic travel insurance with top-up options for comprehensive travel insurance</li> </ul>	<ul style="list-style-type: none"> <li><b>Earn double Greenbacks rewards on American Express card spend unlimited.</b></li> <li><b>Three ways to repay:</b> 1) min 5% monthly repayments 2) budget facility 3) full payment with up to 55 days free interest.</li> </ul>	<ul style="list-style-type: none"> <li><b>No interest charged</b> as card balance is settled in full.</li> <li><b>Can be issued to employees</b> who spend on behalf of the organisation.</li> <li>Issued with both a MasterCard as well as an American Express card (one statement).</li> <li><b>Earn double Greenbacks rewards on American Express card spend unlimited.</b></li> </ul>	The Nedbank Business Garage card is accepted at all fuel stations in South Africa and can be used for repairs, maintenance, accessories and tollgate charges.
<b>FEES &amp; CHARGES</b>					
<b>Once off Initiation Fee</b>	R185,00	R235,00	R245,00	R395,00	When linked to your Cheque or Credit Card. Standalone Garage card have an initiation fee of R395,00
<b>Card Fee</b>	R185,00 per annum	R53,00 per month	R53,00 per month	R395,00, per annum	<ul style="list-style-type: none"> <li>Linked to your cheque account = R185,00 per annum</li> <li>Linked to your Nedbank Business Card/ standalone = R540,00 per annum</li> <li>Linked to your Small Business or Revolve card = R45,00 per month</li> </ul>
<b>Greenbacks Rewards Fee</b>	R300,00 per annum	Free per month	Free	R300,00 per annum	n/a
<b>Card replacement fee</b>	R150,00	R150,00	R150,00	R150,00	R150,00
<b>ADDITIONAL BENEFITS</b>					
<b>Name of business on the card</b>	Yes	Yes	Yes	Yes	No
<b>Additional cards</b>	Yes	Yes	Yes	Yes	Yes
<b>Rewards Programmes</b>	Greenbacks (optional)	Greenbacks (included)	Greenbacks (included)	Greenbacks (optional)	n/a

\*All credit applications are subject to terms and conditions and affordability checks.

Relationship Bankers are available to discuss your banking needs.

Contact us today on **0860 116 400** or email us at [smallbusinessservices@nedbank.co.za](mailto:smallbusinessservices@nedbank.co.za). We are available 24/7 to answer any questions or to arrange an appointment

**see money differently**

**NEDBANK**

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