



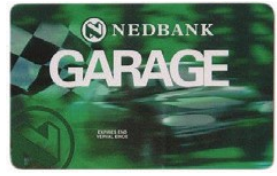


Card solutions

For business



Card name	NEDBANK BUSINESS CHEQUE CARD	NEDBANK SMALL BUSINESS CREDITCARD	NEDBANK REWARDS REVOLVE CARD	NEDBANK BUSINESS CARD	NEDBANK BUSINESS GARAGE CARD
					
Card overview	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 revolving-balance payment solution for small-medium sized businesses , combining a monthly minimum payment option to improve cashflow and the ability to earn rewards on business spend .	The Nedbank Business Card is with the option to earn rewards on business spend, ideal for established businesses . It is a flexible payment tool that allows cardholders to incur everyday business spend and repay it in full and interest free each month .	The Nedbank Garage Card offers the security and convenience of separating your vehicle related expenses , and not having to carry cash.
Who should apply	Business current account holders who want access to funds in their account and/or to make payments.	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.	Growing or established businesses (min 2 years old), who are registered legal entities (with business financials) and have a minimum annual turnover of R360,000.		For business owners looking for flexibility and financial control over daily vehicle expenses.
Credit facility	No. Access to available funds in your business current account.	Yes. Personalised to individuals needs/affordability.	Yes. Personalised to individuals need	s/affordability.	No. Can be linked to your cheque or credit card.
Revolving facility or Charge Card	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
Key Card Benefits	<ul style="list-style-type: none"> • Access to your current account funds for payments/transactions. • Global ATM access. • Issued with both a MasterCard as well as an American Express card (one statement). • Earn 1 Greenback for every R10 eligible spend on your MasterCard up to R 10000. • Earn 4 Greenbacks for every R10 eligible spend on your American Express Card unlimited. 	<ul style="list-style-type: none"> • Ideal for the start-up business to enable cash flow while earning rewards. • Issued with both a MasterCard as well as an American Express card (one statement). • Earn double Greenbacks rewards on American Express card spend unlimited. • Three ways to repay: 1) min 5% monthly repayments 2) budget facility 3) full payment with up to 55 days free interest. 	<ul style="list-style-type: none"> • Can be issued to employees who spend on behalf of the organisation. • Issued with both a MasterCard as well as an American Express card (one statement). • Earn double Greenbacks rewards on American Express card spend unlimited. • Three ways to repay: 1) min 5% monthly repayments 2) budget facility 3) full payment with up to 55 days free interest. 	<ul style="list-style-type: none"> • No interest charged as card balance is settled in full. • Can be issued to employees who spend on behalf of the organisation. • Issued with both a MasterCard as well as an American Express card (one statement). • Earn double Greenbacks rewards on American Express card spend unlimited. 	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.
FEES & CHARGES					
Once off Initiation Fee	R220,00	R235,00	R235,00	R380,00	When linked to your Cheque or Credit Card. Standalone Garage card have an initiation fee of R360,00
Card Fee	R220,00 per annum	R51,00 per month	R51,00 per month	R380, per month	<ul style="list-style-type: none"> • Linked to your cheque account = R220,00 per annum • Linked to your Nedbank Business Card/ standalone = R360,00 per annum • Linked to your Small Business or Revolve card = R30,00 per month
Greenbacks Rewards Fee	R276,00 per annum	Free per month	Free	R276,00 per annum	n/a
Card replacement fee	R140,00	R140,00	R140,00	R140,00	R140,00
ADDITIONAL BENEFITS					
Name of business on the car	Yes	Yes	Yes	Yes	No
Additional cards	Yes	Yes	Yes	Yes	Yes
Rewards Programmes	Greenbacks (optional)	Greenbacks (included)	Greenbacks (included)	Greenbacks (optional)	n/a
	American Express Taste benefit American Express Taste Programme: Cardholders get either 20% off their bill, complimentary appetizers or a free bottle of wine at handpicked restaurants in South Africa and abroad. * Cardmembers must identify themselves as an American Express cardholder at the time of booking or before ordering to receive the benefits on the dining day. Visit www.americanexpress.com/uk/network/dining/				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. We are available 24/7 to answer any questions or to arrange an appointment.

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NEDBANK

Terms and conditions apply

Nedbank Ltd Reg No 1951/000009/06.
Authorised financial services and registered credit provider (NCRCP16).