



NEDBANK CREDIT CARDS

FEE SCHEDULE
EFFECTIVE FROM 1 JANUARY 2020

see money differently

NEDBANK

WITH NEDBANK CARDS YOU CAN ENJOY THESE GREAT BENEFITS

Nedbank and Greenbacks credit cards

- **Earn unlimited Greenbacks twice as fast** with the Nedbank Greenbacks American Express credit card when you join the Nedbank Greenbacks programme.
- Get **exclusive Hertz and Avis car rental discounts** with your Greenbacks American Express credit card.
- Enjoy exclusive benefits at over 300 selected local and international restaurants with **Taste from American Express**. These handpicked restaurants offer a 20% discount on your food bill, a complimentary appetiser for up to 10 people OR a complimentary bottle of wine when you pay with your Greenbacks American Express card.
- Get fabulous **discounted travel offers** at nedbanktravel.co.za, exclusive to Nedbank cardholders.
- Get up to **12 complimentary visits*** annually at local Bidvest airport lounges. Terms and conditions apply.
- Enjoy **preferential debit interest rates***.
- Get **automatic basic travel insurance cover of up to R3 000 000** on the Nedbank Platinum Credit Card and up to R2 000 000 on the Nedbank Gold Credit Card when you buy your return travel tickets on your card.
- Enjoy free **face-to-face card delivery***.
- Get **additional cards** for your spouse or partner and **earn Greenbacks faster**.
- Get free **replacement cards***.
- Use your **budget facility** and pay off your purchase over a chosen term.
- Enjoy **zero fees on card swipes**.
- Enjoy up to **55 days' interest-free credit**.
- Get **free transactional SMSs**.
- Make quick and easy payments with your **contactless-enabled card**.
- Enjoy the option of **credit life cover**.

* Platinum cards only.

Nedbank Greenbacks

By having a Nedbank Greenbacks American Express Credit Card, you are **automatically part of** the new Nedbank Greenbacks money management programme. Imagine a money management programme that rewards you **every time you use your card!** That's the new Nedbank Greenbacks programme. Greenbacks helps you make good money decisions, gives you access to a world of **exclusive offers and benefits**, and can even make contributions to an affinity of your choice on your behalf, at no cost to you! Best of all, you get great rewards simply by swiping your card, following tips on how to make good money decisions, and maintaining a good credit rating.

You will earn unlimited Greenbacks twice as fast on your Nedbank Greenbacks American Express Credit Card. There are **no expiration dates, caps or tiers!** You can use your Greenbacks in a host of ways – from paying for data, airtime and electricity on the Nedbank Money app, to using them as cash with your Greenbacks SHOP Card. Why wait? Download the Nedbank Money app to access Greenbacks today.

Nedbank Money

A secure and convenient way to manage your money **on the go**. Now you can bank, **anytime, anywhere**. Discover a new way to visualise and use your money.



Monthly fees	Maintenance fee	Credit facility service fee from ¹	Additional card fee	Greenbacks linkage fee
NEDBANK CREDIT CARDS				
Nedbank Classic	R30,00	R17,50	R30,00	R23,00
Nedbank Gold	R32,00	R20,00	R20,00	R23,00
Nedbank Platinum	R57,00	R26,00	R20,00	R23,00
Nedbank Mastercard Gold*	R32,00	R20,00	R20,00	Not applicable
Dezign*	R14,00	R17,50	Not applicable	Not applicable
Ke Yona*	R57,00	R17,50	Not applicable	Not applicable
Go Banking	R24,00	R17,50	Not applicable	Not applicable
Garage Card	R30,00	R17,50	R30,00	Not applicable
NEDBANK GREENBACKS CREDIT CARDS (REWARDS)				
Greenbacks Classic*	R30,00	R17,50	R30,00	R23,00
Greenbacks Gold	R32,00	R20,00	R20,00	R23,00
Greenbacks Platinum	R57,00	R26,00	R20,00	R23,00
Savvy and Professional Bundle	Free	Not applicable	Free	Free

* These products are no longer available.



Scan to pay

Manage your money **like never before**. Don't have cash, your wallet or time? Nedbank Money is the only banking app with which you can pay any merchant that displays a **Masterpass, Pay@, SnapScan or Zapper QR code**, whether at a restaurant, tillpoint, weekend market, online or for utility bills, with more to come.



Enjoy safe, easy payments and access to credit for everyday or larger purchases with a Nedbank credit card, which can be used at over 25 million local and international stores.

Type of transaction/fee	Notes	Fees (Including 15% VAT)
Once-off initiation fee	2	R189,65
Transaction fees		
Subscription fees: Self-service banking	3	Free
Deposits		
Cheque deposit:		
– At a Nedbank ATM or branch		R65,00
Cash deposit:		
– At a Nedbank branch		R75,00 plus R2,00 per R100
– At a Nedbank ATM		R1,00 per R100
Cash withdrawals		
At a Nedbank ATM		R2,00 per R100
At another bank's ATM		R10,00 plus R2,00 per R100
At a branch		R75,00 plus R2,00 per R100
At an international ATM	4	R50,44 plus R2,00 per R100
Electronic payments		
By Telephone Banking: Self-service		R8,35
By SMS Banking		R8,35
At a self-service terminal		R8,35
On Nedbank Internet Banking		R8,35
By Telephone Banking: Agent-assisted		R8,35
By Cellphone Banking WAP		R8,35
Nedbank Internet Banking payment notification – SMS		R1,15
Nedbank Internet Banking payment notification – email		R1,00
Nedbank Internet Banking payment notification – fax		R10,00
Interaccount transfers		
By Telephone Banking: Self-service		R4,30
By SMS Banking		R4,30
At a self-service terminal		R4,30
On Nedbank Internet Banking		R4,30



Get instant, paperless access to your bank statement with Nedbank eStatements.

Register for eStatements.
Call
0860 555 111.

Type of transaction/fee	Notes	Fees (Including 15% VAT)
By Cellphone Banking WAP		R4,30
By Telephone Banking: Agent-assisted		R4,30
At a branch		R80,00
Balance enquiries		
At a self-service terminal		Free
On Nedbank Internet Banking		Free
By Telephone Banking: Self-service		Free
By SMS Banking		Free
At a Nedbank ATM		Free
At a branch		R8,00 (one free per billing cycle)
At another bank's ATM		R8,00
Statements		
On Nedbank Internet Banking		Free
Ministatement from a Nedbank ATM		Free
At a self-service terminal – within 90 days		Free
At a self-service terminal – more than 90 days		Free
Mailed statement		Free
Other charges		
Declined transaction due to insufficient funds:		
– At a Nedbank ATM		Free
– At another bank's ATM		R8,60
– At a point-of-sale device		R8,60
Tracing fee		Up to R410,00
Special clearance of a cheque deposited in a branch		R130,00
Face-to-face card delivery (where applicable)	6	R160,00
Same-day card delivery		R410,00
Replacement card	5	R140,00
Fuel purchase (applicable to garage card only)		R6,00
Incorrectly disputed transaction:		
– International		R180,00
– Local		R160,00
International currency conversion fee	4	2%
Dishonoured payment		R90,00



We reserve the right to vary any fee, cost or charge at any time and from time to time after giving reasonable notice.

Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum R47). The credit facility service fee covers the costs associated with providing the credit facility, up to 55 days' interest-free credit, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility.
- 2 You pay no initiation fee for Savvy and Professional Bundle credit cards.
- 3 This includes banking at self-service terminals as well as with Nedbank Internet Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Agent-assisted and Cellphone Banking WAP. Free for Savvy and Professional Bundle credit cards.
- 4 A currency conversion fee will apply to all foreign transactions.
- 5 Applicable to garage cards as well. Free for Platinum, Savvy and Professional Bundle credit cards.
- 6 Face-to-face card delivery is free for Platinum, Savvy and Professional Bundle credit cards.

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 with those of other Nedbank products, as well as with fees charged by other South African banks.

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

TIPS FOR PROTECTING YOUR MONEY



Swipe your card to pay for purchases instead of withdrawing cash – it's safer.



Select a unique PIN and keep it a secret. Never use obvious information, such as your telephone number, date of birth or address for your PIN.



Memorise your PIN. Never share it with anyone and do not write it down or store it on your cellphone – not even in a disguised format.



Change your PIN immediately if you suspect that someone knows it, including a friend or family member.



Be aware of your surroundings when using an ATM or when paying for goods.



If you think an ATM or self-service terminal has **retained your card**, or that someone may have **seen your PIN**, call Nedbank Card (Lost and Stolen) on **0800 110 929** or the Nedbank Contact Centre on **0860 555 111** and cancel your card immediately. Never accept assistance from anyone, not even from legitimate-looking security.



Always shield your PIN when using an ATM or when paying for goods.



If you are uncomfortable while transacting at an ATM, **cancel the transaction** and use a different machine.



Never share your one-time password (OTP) over the phone or accept an Approve-it™ message on your cellphone if you have not initiated a transaction online.



Be particularly wary of emails or telephone calls asking you to share your PIN/OTP or card details for security or login purposes. **Never tell anyone your PIN or OTP.**



Be aware of online fraud scams. Nedbank will never ask for login details, such as your PIN or password, by email or SMS.



If you receive an Approve-it™ message for a transaction that you have not initiated, decline the transaction and report the incident immediately to Nedbank on **0800 110 929**. Make sure you get **transactional SMSs** to track activities on your account.

CONTACT US



Call 0860 555 111.



Go to nedbank.co.za.



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Nedbank.

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