



# NEDBANK CREDIT CARDS

FEE SCHEDULE  
EFFECTIVE FROM 1 JANUARY 2021

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 Nedbank Greenbacks.
- Get **exclusive Hertz and Avis car rental discounts** with your Greenbacks American Express Credit Card.
- Get up to **12 complimentary visits\*** a year at local Bidvest airport lounges. Terms and conditions apply.
- Enjoy **preferential debit interest rates\***.
- Get **automatic basic travel insurance cover of up to R3 million** on the Nedbank Platinum Credit Card and up to R2 million on the Nedbank Gold Credit Card when you buy your return travel tickets with your card.
- Enjoy free **personal 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

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By having a Nedbank Greenbacks American Express Credit Card, you are **automatically part of** the new Nedbank Greenbacks – the money management programme that happens to reward you **every time you use your card**.

The new Greenbacks is a **money management programme that rewards you** for making better money choices. Earn Greenbacks based on how you manage your money and get access to exclusive benefits. With Greenbacks you can take control of your money habits and turn them into achievable financial goals.

You will earn unlimited Greenbacks twice as fast on your Nedbank Greenbacks American Express Credit Card. Your Greenbacks **never expire**, and there are no **caps or tiers**! You can use your Greenbacks in many 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 enjoy 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 <sup>1</sup>	Additional card fee	Greenbacks linkage fee
<b>NEDBANK CREDIT CARDS</b>				
Nedbank Classic*	R32,00	R18,50	R32,00	R24,00
Nedbank Gold	R32,00	R18,50	R25,00	R24,00
Nedbank Platinum	R57,00	R26,00	R30,00	R24,00
Nedbank Mastercard Gold*	R34,00	R21,00	R25,00	Not applicable
Dezign*	R14,50	R18,50	Not applicable	Not applicable
Ke Yona*	R60,00	R18,50	Not applicable	Not applicable
Go Banking	R25,00	R18,50	Not applicable	Not applicable
Garage card	R40,00	R18,50	R30,00	Not applicable
<b>NEDBANK GREENBACKS CREDIT CARDS (REWARDS)</b>				
Greenbacks Classic*	R32,00	R18,50	R32,00	R24,00
Greenbacks Gold	R32,00	R18,50	R25,00	R24,00
Greenbacks Platinum	R57,00	R26,00	R30,00	R24,00
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 wherever you see a **Masterpass, Pay@, SnapScan or Zapper QR code**, whether it is at a restaurant, tillpoint, weekend market, online or to pay utility bills. More options coming soon.



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

Type of transaction or fee	Notes	Fees (Including 15% VAT)
Once-off initiation fee	2	R198,00
<b>Transaction fees</b>		
Subscription fees: Self-service banking	3	Free
<b>Deposits</b>		
Cheque deposit:		
– At a Nedbank ATM or branch		R65,00
Cash deposit:		
– At a Nedbank branch		R80,00 plus R2,00 per R100
– At a Nedbank ATM		R1,20 per R100
<b>Cash withdrawals</b>		
At a Nedbank ATM		R2,20 per R100
At another bank's ATM		R10,50 plus R2,20 per R100
At a branch		R80,00 plus R2,20 per R100
At an international ATM	4	R55,00 plus R2,20 per R100
<b>Electronic payments</b>		
Telephone Banking: Self-service		R8,35
SMS Banking		R8,35
At a self-service terminal		R8,35
Nedbank Online Banking		R8,35
Telephone Banking: Agent-assisted		R8,35
Cellphone Banking		R8,35
Nedbank Online Banking payment notification – SMS		R1,15
Nedbank Online Banking payment notification – email		R1,15
Nedbank Online Banking payment notification – fax		R15,00
<b>Interaccount transfers</b>		
Telephone Banking: Self-service		R4,30
SMS Banking		R4,30
At a self-service terminal		R4,30
Nedbank Online Banking		R4,30



Get instant electronic access to your bank statement with Nedbank eStatements.

Register for eStatements.  
Call 0860 555 111.

Type of transaction or fee	Notes	Fees (Including 15% VAT)
Cellphone Banking		R4,30
Telephone Banking: Agent-assisted		R4,30
At a branch		R100,00
<b>Balance enquiries</b>		
At a self-service terminal		Free
Nedbank Online Banking		Free
Telephone Banking: Self-service		Free
SMS Banking		Free
At a Nedbank ATM		Free
At a branch		R15,00 (one free per billing cycle)
At another bank's ATM		R8,50
<b>Statements</b>		
Nedbank Online Banking		Free
Ministatement from a Nedbank ATM		Free
At a self-service terminal – for 90 days		Free
At a self-service terminal – for more than 90 days		Free
Mailed statement		Free
<b>Other charges</b>		
Declined transaction due to insufficient funds:		
– At a Nedbank ATM		Free
– At another bank's ATM		R8,60
– At a card machine		R8,60
Tracing fee		Up to R410,00
Special clearance of a cheque deposited in a branch		R130,00
Personal card delivery (where applicable)	6	R160,00
Same-day card delivery		R430,00
Replacement card	5	R145,00
Fuel purchase (garage card only)		R6,50
Incorrectly disputed transaction:		
– International		R195,00
– Local		R160,00
International currency conversion fee	4	2%
Failed payment		R90,00
LOTTO fee		R2,70
PowerBall fee		R2,70
LOTTO Plus fee		R2,70



We reserve the right to change any fee, cost or charge at any time after giving you notice.

## Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum R49,00). 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 and with Nedbank Online Banking, SMS Banking, Telephone Banking: Self-service, Telephone Banking: Agent-assisted and Cellphone Banking. Free for Savvy and Professional Bundle credit cards.
- 4 A currency conversion fee applies to all foreign transactions.
- 5 Applicable to garage cards as well. Free for Platinum, Savvy and Professional Bundle credit cards.
- 6 Personal card delivery is free for Platinum, Savvy and Professional Bundle credit cards.

We are committed to making our fee structures simple, transparent and easy to understand. Therefore, we use plain language and simple naming in all our documents.

You can call the Nedbank Contact Centre on 0860 555 111 (office hours), where bank fees specialists are available to help you with any fee-related questions.

The Nedbank Bank Fees Calculator is an easy-to-use online tool that can help you understand and calculate the fees for your specific account. It also enables you to compare your current fees with those of other Nedbank products, as well as with fees that other South African banks charge.

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# TIPS FOR PROTECTING YOUR MONEY



**Swipe your card** to pay instead of paying cash – it's safer.



**Select a unique PIN** and keep it a secret. Never use obvious information, for example 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 keep 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. Never accept help from anyone, not even from legitimate-looking security.



If you think an ATM or self-service terminal has **kept your card**, or that someone may have **seen your PIN**, call Nedbank Card (lost and stolen cards) on **0800 110 929** or the Nedbank Contact Centre on **0860 555 111** and cancel your card immediately. You can also immediately **block and order another card** on the **Nedbank Money app**.



**Always shield the PIN pad** 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.** We will never ask for login details, for example your PIN or password, via email or SMS.



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

## CONTACT US

 Call 0860 555 111.

 Go to [nedbank.co.za](http://nedbank.co.za).

 Visit your nearest branch.

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