



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 2018 fee structure visit americanexpress.co.za or call **0860 102 191**.

Your American Express® Business Gold Card

Card fees 2018

gsk - 3006

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To sign up for free eStatements and electronic management reports simply email your details to **corpcardservicing@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** or calling **0860 555 002**.

As an American Express Cardmember you get automatic basic local and international travel insurance when you purchase your travel ticket(s) on your American Express® Card. Call **0860 885 503** for embassy letters, benefits and exclusions, travel policy documents, and topup cover and more information.

All fees include VAT and are effective from 1 April 2018.

Terms and conditions apply.

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

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 through SSTs, Nedbank Internet Banking, Cellphone Banking, WAP, SMS Banking SSDs 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.

6 Subject to change.

Business Gold Card

Annual service fees ¹	Fee amount
One Card	R474,12
Two to 25 Cards (per Card)	R373,25
26 plus Cards (per Card)	R272,37
Once-off initiation fee	R474,12
Linked (PTC)	R474,12
Membership Rewards™ enrolment and linkage	R254,21
Membership Rewards™ enrolment and linkage accrued to company*	R443,86

Transaction	Fee amount
Purchases	
Credit Card transaction fee	Free
Value-added services	
Credit facility fee**	Free
Transactional SMS notification	Free
Online reporting and data services ⁵	Pricing dependent on solutions
Historical statement request***	Free
Deposits	
Cash (over the counter and at Nedbank ATM)	R30,26 plus R1,51 per R100,00
Cheque (over the counter and at Nedbank ATM)	R30,26
Cash withdrawals	
Over the counter at Nedbank branch	R50,44 plus R1,51 per R100,00
Nedbank ATM and SSD	R5,04 plus R1,51 per R100,00
Another bank's ATM	R13,11 plus R1,51 per R100,00
International ATM ²	R50,44 plus R1,51 per R100,00

Transfers and payments	
Interaccount transfer ³	R4,04
Electronic payment ³	R8,07
Branch interaccount transfer	R60,53

Notifications	
Nedbank Internet Banking payment – SMS	R1,01
Nedbank Internet Banking payment – email	R0,91
Nedbank Internet Banking payment – fax	R6,05

Balance enquiries	
Nedbank ATM and SSD	Free
Another bank's ATM	R6,05
Over the counter at Nedbank branch	R6,05
Nedbank Internet Banking	Free

Statement enquiries	
Nedbank ATM	Free
Nedbank SST	Free
Emailed/Posted statement	Free

Other fees	
Dishonoured payment	R151,32
Tracing	Up to R503,38
Incorrectly disputed transaction (local or international)	R221,93

Other charges	
Crossborder transaction fee – American Express ²	2%
Card replacement	Free
Face-to-face Card delivery	Free
Same-day Card delivery	R403,51
Crossborder delivery*** ⁶	R756,58
Special clearance of cheque deposit in branch	R110,96
Monthly user internet banking subscription fee ⁴	R16,14
Monthly business internet banking subscription fee ⁴	Free

* Where Membership Rewards™ are accrued to the company, a fee of R443,86 per linked card is applicable.

** Subject to negotiation.

*** Copies of statements older than three months may be charged at a fee of R7,57 per statement. Subject to negotiation.

**** Crossborder and elsewhere – R756,58, including Scotland, Wales and Ireland. London – R453,95.