

Your American Express® Business Gold Card gives you more value.

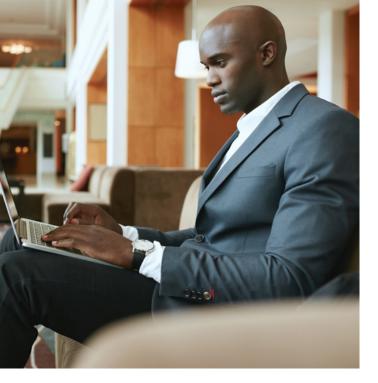
The American Express Business Gold Card is your passport to a wide range of exclusive Card features and benefits. Accompanied by our worldclass service, it's the ideal payment solution for your everyday business spend.

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



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 arrear 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

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Annual service fees ¹	Fee amount
One Card	R474,12
Two to 25 Cards (per Card)	R373,25
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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	R443,86
accrued to company*	
Transaction	For amount
	Fee amount
Purchases Credit Card transaction fee	_
Value-added services	Free
Credit facility fee**	_
Transactional SMS notification	Free
	Free
Online reporting and data services 5	Pricing dependent on solutions
Historical statement request***	Free
Deposits Cook (approximate and at Nedhank ATM)	D00.05 D4.54 D46.5.5
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	Tiec
Dishonoured payment	R151,32
Tracing	Up to R503,38
Incorrectly disputed transaction	R221,93
(local or international)	R221,93
Other charges	
Crossborder transaction fee – American Express ²	20/
Card replacement	2%
	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.