

**YOUR AMERICAN EXPRESS®  
BUSINESS GOLD CARD  
BRINGS MORE VALUE FOR  
THE PRICE YOU PAY.**

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 2011 fee structure call **0860 555 004**. Alternatively email [businesscards@nedbank.co.za](mailto:businesscards@nedbank.co.za) or visit [www.americanexpress.co.za](http://www.americanexpress.co.za).



**CARD FEES  
2011**



**Cards**

American Express® is operated under licence in South Africa by Nedbank Ltd Reg No 1951/000009/06, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa. Nedbank subscribes to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, supports resolution through the Ombudsman for Banking Services. Nedbank is an authorised financial services provider. Nedbank is a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP16).



**THE AMERICAN EXPRESS®  
BUSINESS GOLD CARD**



As a Business Gold Cardmember you can sign up for free eStatements and electronic management reports by sending your details to [amexcorpstatements@nedbank.co.za](mailto:amexcorpstatements@nedbank.co.za).

You also have access to a 24/7 business concierge assistant, providing support for your travel and event bookings and even office services such as courier services or finding temporary staff. Simply call **0860 555 004** and select option '2'.

All fees include VAT and are effective from 1 January 2011.

Terms and conditions apply.

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

## BUSINESS GOLD CARD

Annual service fees <sup>1</sup>	Fee amount
One Card	R320,00.
Two – 25 Cards (per Card)	R240,00.
26 – 99 Cards (per Card)	R200,00.
100+ Cards (per Card)	R200,00.
Linked Personal Travel Card (PTC)	R150,00.
Membership Rewards™	R169,00.
Ceded Membership Rewards™	R280,00.

  

Transaction	Fee amount
<b>Purchases</b>	
Credit card	Free.
<b>Value-added services</b>	
Transactional SMS notification	Free.
<b>Deposits</b>	
Cash (Over the counter and at Nedbank ATM)	R3,50 plus R1,15 per R100,00 or part thereof (minimum R17,50).
Cheque (Over the counter and at Nedbank ATM)	R13,50.
<b>Cash withdrawals</b>	
Over the counter at Nedbank branch	R23,00 plus R1,10 per R100,00 or part thereof.
Nedbank ATM and SSD	R3,50 plus R1,10 per R100,00 or part thereof.
Another bank's ATM	R5,50 plus R3,50 plus R1,10 per R100,00 or part thereof.
Overseas <sup>2</sup>	R23,25 plus R3,50 plus R1,10 per R100,00 or part thereof.
<b>Transfers and payments</b>	
Interaccount transfer <sup>3</sup>	R3,65.
Electronic payment <sup>3</sup>	R3,65.
Branch interaccount transfer	R13,00.
<b>Notifications</b>	
NetBank internet payment – SMS	R0,65.
NetBank internet payment – email	R0,50.
NetBank internet payment – fax	R2,90.
<b>Balance enquiries</b>	
Nedbank ATM and SSD	R1,20.
Another bank's ATM	R3,60.
Branch	R2,20.
NetBank (internet)	Free.
<b>Statement enquiries</b>	
Nedbank ATM	R3,60 (first per month free).
Nedbank SST	R3,60 (first per month free).
Emailed/Posted statement	Free.
<b>Other fees</b>	
Dishonoured payment	R125,00.
Tracing	Up to R377,00.
Incorrectly disputed transaction (local or international)	R150,00.
<b>Other charges</b>	
International currency conversion – American Express <sup>2</sup>	1,7%.
Card replacement	Free.
Face-to-face Card delivery	Free.
Same-day Card delivery	R375,00.
Special clearance of cheque deposit in branch	R65,00.
Monthly user internet banking subscription fee <sup>4</sup>	R15,00.
Monthly business internet banking subscription fee <sup>4</sup>	Free.

<sup>1</sup> Annual service fees are charged per Card in arrears and an initiation fee, for the same amount, will be applied on account opening.

<sup>2</sup> All foreign exchange transactions attract a currency conversion fee.

<sup>3</sup> Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking (WAP), Cellphone Banking (SMS), SSD and Telephone Banking.

<sup>4</sup> Internet banking fee charged only if this is the sole Nedbank account.