

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 2012 fee structure call **0860 555 004**. Alternatively email businesscards@nedbank.co.za or visit www.americanexpress.co.za.

CARD FEES 2012



Cards



**THE AMERICAN EXPRESS®
BUSINESS GOLD CARD**

American Express® is operated under licence in South Africa by Nedbank Ltd Reg No 1951/000009/06, VAT Reg No 4320116074, 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).



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.

You can also join the American Express Membership Rewards™ programme, which allows you to earn rewards on your business expenses.

Sign up for Membership Rewards™ now, by visiting www.americanexpress.co.za or call 0860 555 002.

All fees include VAT and are effective from 1 January 2012.

Terms and conditions apply.

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

BUSINESS GOLD CARD

Annual service fees ¹	Fee amount
One Card	R320,00.
Two – 25 Cards (per Card)	R240,00.
26 + Cards (per Card)	R200,00.
Linked Personal Travel Card (PTC)	R165,00.
Membership Rewards™	R169,00.
Ceded Membership Rewards™	R350,00.

Transaction	Fee amount
Purchases	
Credit card	Free.
Value-added services	
Transactional SMS notification	Free.
Deposits	
Cash (over the counter and at Nedbank ATM)	R4,00 plus R1,25 per R100,00 or part thereof (minimum R17).
Cheque (over the counter and at Nedbank ATM)	R13,50.
Cash withdrawals	
Over the counter at Nedbank branch	R25,00 plus R1,20 per R100,00 or part thereof.
Nedbank ATM and SSD	R3,50 plus R1,20 per R100,00 or part thereof.
Another bank's ATM	R6,00 plus R3,50 plus R1,20 per R100,00 or part thereof.
Overseas ²	R24,50 plus R3,50 plus R1,20 per R100,00 or part thereof.
Transfers and payments	
Interaccount transfer ³	R3,80.
Electronic payment ³	R3,80.
Branch interaccount transfer	R15,00.
Notifications	
NetBank internet payment – SMS	R0,70.
NetBank internet payment – email	R0,55.
NetBank internet payment – fax	R3,00.
Balance enquiries	
Nedbank ATM and SSD	R1,50.
Another bank's ATM	R4,00.
Branch	R2,50.
NetBank (internet)	Free.
Statement enquiries	
Nedbank ATM	R3,60 (first per month free).
Nedbank SST	R3,60 (first per month free).
Emailed/Posted statement	Free.
Other fees	
Dishonoured payment	R125,00.
Tracing	Up to R377,00.
Incorrectly disputed transaction (local or international)	R150,00.
Other charges	
International currency conversion – American Express ²	1,7%.
Card replacement	Free.
Face-to-face Card delivery	Free.
Same-day Card delivery	R375,00.
Special clearance of cheque deposit in branch	R70,00.
Monthly user internet banking subscription fee ⁴	R15,00.
Monthly business internet banking subscription fee ⁴	Free.
Online reporting (per control account)	R2 500,00 per month.

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 currency conversion fee.
 3 Includes transfers and payments from self-service terminals, NetBank internet banking, Cellphone Banking (WAP), Cellphone Banking (SMS), SSD and Telephone Banking.
 4 Internet banking fee charged only if this is the only Nedbank account.