

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



CARD FEES 2010



Cards

American Express® Cards is operated under licence in South Africa by Nedbank Limited Reg No 1951/000009/06. Nedbank subscribes to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support 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



YOUR AMERICAN EXPRESS® BUSINESS GOLD CARD BRINGS YOU MORE VALUE FOR MONEY.

As a Business Gold Cardmember you can sign up for free e-statements and electronic management reports by sending your details to 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 2010. Terms and conditions apply.

BUSINESS GOLD CARD

ANNUAL SERVICE FEES

1 Card ¹	R295
2 – 25 Cards ¹ (per Card)	R218
26 – 99 Cards ¹ (per Card)	R200
100+ Cards ¹ (per Card)	R200
Linked PTC ¹	R150
Membership Rewards™	R169
Ceded Membership Rewards™	R280

SERVICE FEES

Statement request	Free
Balance enquiry	R2,20 (first free)
Nedbank ATM enquiry	R1,20 (first free)
Saswitch ATM enquiry	R4
Card replacement	Free

CASH WITHDRAWAL FEES

Cash withdrawal (Nedbank ATM)	R3,50 + R1 per R100 or part thereof
Cash withdrawal (Saswitch ATM)	R9 + R1 per R100 or part thereof
Cash withdrawal over the counter	R20 + R1,20 per R100
Cash withdrawal overseas ²	R23,25 + R1 per R100

DEPOSIT FEES

Cash deposit (ATM and branch)	R1,20 per R100 (min R15)
Cheque deposit	R12,50

PENALTY FEES

Returned payment (cheques and APO)	R125
Incorrectly disputed transaction (local and int)	R150
Tracing	Up to R377

TRANSFER AND PAYMENT FEES

Payment (internet and SST)	R7
Transfer (internet and SST)	R3,50
Transfer (branch)	R12

OTHER FEES

Monthly internet banking subscription (retail) ³	R15
Monthly internet banking subscription (business) ³	Free
Same-day Card replacement service (including delivery)	R350
Face-to-face delivery	R127

¹ Annual service fees are charged per Card in arrear and an initiation fee will be applied on account-opening at the same price.

² All foreign exchange transactions attract a currency conversion fee.

³ Internet banking fee charged only if there are no other Nedbank accounts.

ATM – Automated teller machine, PTC – Personal Travel Card, APO – automatic payment order, SST – self-service terminal