



# SAA VOYAGER CREDIT CARDS

Fee schedule

Effective from 1 January 2026.



SOUTH AFRICAN AIRWAYS  
VOYAGER

Nedbank Ltd Reg No 1951/000009/06. Licensed financial services and registered credit provider (NCRCP16).



NEDBANK

# With an SAA Voyager American Express® Credit Card, you can enjoy these great benefits:

-  Earn **double Miles** on all eligible spend\* in the 1st month after having opened your account.
-  Earn up to **19 000 Bonus Miles** on your 1st SAA ticket purchased and used and multiple other opportunities to earn Bonus Voyager Miles.
-  **Earn unlimited Voyager Miles at the fastest rate** with your SAA Voyager American Express® Credit Card.
-  Get 1 or more **Companion Tickets** per calendar year when you meet the eligible spend\* thresholds. **Global Companion Tickets can be exchanged for 2 domestic Companion Tickets** or can be gifted to family or friends. Send an email to [companionawards@flysaa.com](mailto:companionawards@flysaa.com).
-  Enjoy **premium check-in** and **unlimited access to SAA-owned lounges** (lounge access for Premium Cardmembers and Companion Ticket holders). Gold Cardmembers can get access to SAA-owned lounges at a preferential rate.
-  Enjoy **preferential debit interest rates** (Premium Card).
-  **Receive basic travel insurance of up to R6 million (Premium Card) or R4 million (Gold Card)** when you buy your travel ticket with your SAA Voyager Credit Card with the option to top up at a discounted rate when you buy your travel ticket with your card. Take 1 extra piece of luggage on SAA-operated flights for free.
-  **Enjoy 60% off** on Nu Metro Xtreme movie tickets, and **50% off on 2D, 3D and VIP movie tickets** (excluding 4DX). Plus, get **50% off on refreshment combos!**
-  Buy Panel Selected Wine or join the Club at [www.wineofthemonth.co.za](http://www.wineofthemonth.co.za). Get 15% off all purchases or 25% of your first Club pack at Wine-of-the-Month Club. **Premium cardmembers** will get **6 free deliveries** and **Gold cardmembers** will get **3 free deliveries** per calendar year.
-  Enjoy complementary **personal card delivery** for Premium Cards.
-  **Get 1 complementary additional card** for your spouse or partner and **earn Voyager Miles faster**.
-  Use your **budget facility** and pay off your purchase over a chosen term.
-  Enjoy up to **55 days' interest-free credit**.
-  Enjoy the option of **credit life insurance**.

## SAA Voyager Miles

Get exclusive access to Voyager promotions 24 hours before they are made public to redeem Miles for JourneyBlitz redemption seat sales, through which you can book domestic flights for as little as 7 400 Miles (at almost 90% fewer Miles required) or get return tickets to Mauritius for as little as 15 600 Miles 365 days in advance.

Plus, redeem your Miles for car hire, a cruise, Uber, Uber Eats, Wine-of-the-Month Club and, NetFlorist. Convert your Voyager Miles to AvoPoints and shop for just about anything on Avo SuperShop or convert your AvoPoints to Voyager Miles to book flights.

Book Joburg airport parking at OR Tambo using your Voyager Miles and receive a free car wash.

\* 'Eligible spend' means all spend (local and international), excluding cash withdrawals, casino chip purchases, fuel purchases, finance or other card charges, fees or taxes levied by us or the government, purchases of travellers cheques or other negotiable instruments, garage card transactions, budget account instalments and interest, insurance premiums and electronic transfers or payments [electronic fund transfers (EFTs)] from your account.

## Nedbank Money app

A secure and convenient way to manage your money **on the go**. Now you can bank **anytime, anywhere**. Bill payments is a new feature on the Money app and Online Banking that gives you complete control of your payments while you earn Voyager Miles.

Why wait? Download the **Money app** today.



### Use your card to make payments and avoid using cash.

From January 2026 we will be changing your annual card maintenance fee to a monthly fee. This means instead of 1 annual card fee payment that is billed each year in the month your account was opened, you'll now pay a smaller fee each month, which will make it easier to manage. The new monthly fee will take effect from the month you opened your account.

**There's no change to your card benefits or features, just a more flexible way to pay your card maintenance fees.**

Fees	Maintenance fee (Monthly)	Credit facility service fee <sup>1</sup>	Fee for an extra card	Voyager linkage fee
<b>SAA Voyager Credit Cards</b>				
<b>SAA Voyager Classic*</b> (card no longer sold.)	R47	R25	N/A	Free
<b>SAA Voyager Gold</b>	R68	R31	1 x free, thereafter R42 per month	Free
<b>SAA Voyager Premium</b>	R193	R36	1 x free, thereafter R47 per month	Free



## Make quick, safe, free, and contactless payments

Use your SAA Voyager Card to pay in-store without touching the terminal.

Choose to add your Card to your device's digital wallet (Apple Pay, Samsung Pay, Google Pay, etc.) to make safe, secure purchases in-store.

### Virtual cards.

- You can create up to 10 cards for free, with enhanced security features to protect against online card fraud.
- Each virtual card has its own unique number and security code, and you can choose an expiry date and spending limit for extra protection.
- You can access the money available in your linked primary accounts and adjust your spending limits any time to ensure you have full control over your money.
- You can also block and delete a virtual card without impacting your linked primary accounts and replace your card for free.
- Plus, you still earn Voyager Miles when you use your virtual card.

Type of transaction or fee	Notes	Fees (including VAT)
Once-off initiation fee		Credit limit less or equal to R10 000: R199 Credit limit greater than R10 000: R219
<b>Transactional fees</b>		
Dishonoured payment		R30
Over limit		N/A
Late payment		Free
Incorrect disputed transaction (local)		R175
Incorrect disputed transaction (international)		R215
Tracing fee		Up to R410
<b>Balance enquiry fees</b>		
Balance enquiry via digital channels	3	Free
Balance enquiry via point-of-sale (till point)		R2
Balance enquiry via Nedbank-assisted channels (branch and Nedbank Contact Centre)		R27
Balance enquiry at a Nedbank ATM		Free
Balance enquiry at another bank's ATM		R12
Card replacement (lost, stolen, or damaged card)		R160
International balance enquiry		R12
<b>Cash withdrawal fees</b>		
Cash withdrawals own ATM		R2.85 per R100 or part thereof
Cash withdrawals at another bank's ATM		R12 plus R2.85 per R100 or part thereof
Cash withdrawals over the counter		R100 plus R2.85 per R100 or part thereof
Cash withdrawals at an international ATM	2	R65 plus R2.75 per R100 or part thereof
Cash withdrawals at a local retailer's point-of-sale		R2
International currency conversion fee	2	2.75%
Cash Withdrawals: International retailers point of sale		R65
Cross-border subscription fee		2.5%
<b>Deposit fees</b>		
Cash deposit at a branch		R100 plus R2.85 per R100 or part thereof
Cash deposit at a Nedbank ATM		R2.20 per R100 or part thereof
<b>Transfers and payments fees</b>		
Payments via digital channels (EFT)	3	R10
PayShap: Pay to ShapID		Free
PayShap: Pay to account		R10
Pay to cellphone number (Send iMali)		R12 per R1000 or part thereof

Interaccount transfers via digital channels	3	Free
Payments and Transfers via Nedbank-assisted channels (branch and Nedbank Contact Centre)		R200
<b>Other fees</b>		
Purchases by Apple Pay, Samsung Pay, Google Pay, and other		Free
Face-to-face card delivery	4	R170
Same day card replacement service (including delivery)		R450
International Card delivery		R758
Monthly internet banking subscription fee		Free
Transactional SMS		Free
Counter statement (transaction list)		R30 per page
Transaction listing via Nedbank ATMs		R12
Branch statement		R60
<b>Declined transaction due to insufficient money</b>		
At a Nedbank ATM		Free
At another bank's ATM		R12
At a point-of-sale device		R10
Declined transaction due to use of an expired card		R10
<b>Online Banking transaction fees</b>		
Online Banking transaction list - up to 5 years		Free
Online Banking archive image of deposit slip or cheque		Free
Online Banking payment notification - SMS		R0,50
Online Banking payment notification - email		R0,50
Online Banking payment notification - fax		R30
<b>LOTTO fees</b>		
LOTTO fee		R2
PowerBall		R2
LOTTO Plus		R2
<b>Other VAS fees</b>		
Airtime		R1,50
Data		R1,50
Electricity		R1,50
Other vouchers		Free

## Notes

- 1 The credit facility service fee may vary depending on your risk profile (maximum of R69). The credit facility service fee covers the costs associated with providing the credit facility, including up to 55 days' interest-free credit, routine administration and maintenance of the credit facility, as well as the cost of capital associated with providing the credit facility.
- 2 A 2.75% currency conversion fee applies to all foreign transactions.
- 3 This includes banking at self-service terminals and with Nedbank Online Banking, SMS Banking, self-service and Cellphone Banking.
- 4 Face-to-face delivery is free on first issue for the SAA Voyager Premium Credit Card.

We are committed to making our fee structures simple, transparent and easy to understand. That is why we use plain language in all our documents.

If you have any questions, please call us on 0800 555 111 during office hours.

The Nedbank Bank Fees Calculator is an easy-to-use online tool that can help you understand and calculate the fees for your specific account. It also enables you to compare your current fees with those of other Nedbank products, as well as with fees that other South African banks charge.

Terms and conditions apply.

## Our tips for saving and keeping your money safe

### General tips



Get SMS notifications for transactions and set card limits to prevent overspending.



Set automatic payments for your bills close to payday so that you can know what you have left for the rest of the month.



Keep a money diary for a month and log everything you buy every day. At the end of the month, compare the smallest amount with the biggest that you spent and see if you spot a trend.

### Digital tips



Use our digital and self-service channels for more convenient and efficient money management.



Access and transact on the Money app without using data across all major South African mobile networks.



For extra security, set up biometric security to prevent other people from opening your app.



Get unlimited free access to your credit score on the Money app.



Use our free MoneyTracker on the Money app to track your spending and make your money work harder for you. You can draw up budgets, manage cash from side hustles, monitor your business finances and more – all with one digital tool.



For convenient Cellphone Banking, dial \*120\*001# and register anytime, anywhere, using your Nedbank card and PIN. You can play LOTTO, send money, buy electricity, pay beneficiaries, freeze a lost or stolen card and much more.

### Digital safety tips



Download the Money app from the App Store on iPhone or Google Play on Android only.



Only allow people you trust to use your phone and don't give them your phone's passcode.



Delete all content and settings from old phones if you sell your phone so that you don't leave your Money app profile open to the person who buys your old phone.



Turn on automatic app and software updates and delete apps you don't use.



If your phone has been lost or stolen, you need to block your card on the app and notify us immediately.

### ATM tips



Save time and money – use our ATMs for quick and cheaper cash deposits of up to R25 000.



Scan a QR code at selected Nedbank ATMs to get cash! It's quick, safe and easy, and costs the same as Nedbank ATM withdrawals.

### ATM safety tips



When you use an ATM, always be alert and aware of your surroundings so that you do not compromise your card or PIN.



Be cautious of people offering to help you use the ATM and never share your PIN with anyone.

# Contact us



Call 0800 263 464 (SAA Voyager Gold Credit Card).  
Call 0800 380 380 (SAA Voyager Premium Credit Card).  
Call +2711 978 1234 (SAA Voyager Contact Centre).



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