

Product Fees and Charges

Once 55 Day card

FEE/CHARGE	AMOUNT
Annual fee Charged at the time your Card Account is opened and annually on the anniversary of your Card Account being opened.	\$99
Payment handling fee Payable whenever you make a payment that is not by direct debit.	\$2.50
Manual debit fee Payable when you draw on your Card Account except by use at an ATM or online after the initial advance.	\$7.50
Information fee Payable when you request written information from us including a copy of a previously issued statement. This fee does not apply where a law requires us to provide you with the information at no cost.	\$8.00
Payment dishonour fee Payable when any payment you make or authorise is dishonoured.	\$15.00
Late payment fee Payable when the Minimum Amount Due is not paid in full by the Payment Due Date.	\$35.00
Paper statement fee Payable each time we send you a Statement by mail unless you have elected to receive your Statement electronically. (Increasing to \$2.50 on 20 January 2018)	\$1.00
Card replacement fee Payable when you request a replacement Card.	\$20.00
International transaction fee Based on the value in Australian dollars of the Transaction, charged each time an amount is debited to your Account in respect of a Transaction conducted in a currency other than Australian dollars.	3.0%
Urgent card replacement fee Determined by your location, when you ask us to arrange an urgent replacement of your card.	Up to \$200.00
Cash advance fee The higher of \$3.00 or 3% of the total cash advance amount, charged each time you use the Card Account to obtain a Cash Advance.	

Fees and charges are current as at 1 December 2017 and are subject to change.