

Important Information for Bank of Melbourne Personal, Business and Corporate Customers

Please read this Important Information flyer in conjunction with the terms and conditions and fees and charges documents for your deposit and loan facilities.

Effective 14 May 2018, the following changes will be made to the fees and charges for your accounts and facilities:

Fee Changed	New Fee Amount
Fee for a duplicate or a copy of a statement requested through internet and phone banking	\$2.00 per statement
Fee for a duplicate or a copy of a statement requested over the counter	\$2.00 per statement

Full terms and conditions are available from bankofmelbourne.com.au, by calling us on 13 22 66 or by visiting a branch.





**Bank of
Melbourne**

Credit Card Accounts

Fees and Charges

Cards for sale		Annual fee	Additional card(s) at no extra cost
Vertigo	Visa	\$55.00	1
Vertigo Platinum	Visa	\$99.00	3
Amplify	Visa	\$79.00	1
Amplify Platinum	Visa	\$99.00	1
Amplify Signature	Visa	\$279.00	1
No Annual Fee	Visa	\$0.00	3
Amplify Business	Visa	\$89.00	3
BusinessVantage	Visa	\$55.00 per card (up to 9 cards)	N/A

Cards no longer available	Annual fee
No Annual Fee Mastercard®	\$0.00
Essential Visa/Mastercard	\$39.00
Vertigo Mastercard	\$55.00
Starts Low Stays Low Visa/Mastercard	\$55.00
Gold Low Rate Visa/Mastercard	\$79.00
Gold Advantage Visa/Mastercard	\$79.00
Platinum Visa/Mastercard	\$89.00

Late Payment Fee	
Fee applied for each late payment or missed payment	\$15.00

Card Replacement Fee	
Card Replacement Fee (within Australia)	\$15.00 per card
Card Replacement Fee (outside Australia)	\$52.50 per card
Emergency/Urgent Card Replacement Fee (includes courier costs)	\$45.00 per card

Statement Copy Fee	
For requests via Phone Banking or Internet Banking	\$2.00
For all other requests	\$2.00

Other Copy Fees	
Copy of a sales voucher	\$10.50
Copy of a deposit or withdrawal form	\$10.50
Copy of a deposited cheque	\$16.00
Special clearance on a deposited cheque	\$16.00

Fees stated are current as at the date of this brochure, but may change from time to time. We will notify you of changes as required under the Conditions of Use for your credit card account. All fees are debited to your credit card account under the Conditions of Use for the account. The fees are payable as part of the minimum payment required under those Conditions of Use. A Credit Card Offer and Conditions of Use will be provided at the time of approval. Please refer to these documents for full information on the fees and charges applicable to your credit card account.

Foreign Transactions

We charge a 3% Foreign transaction fee as a percentage of the Australian dollar value of any Foreign transaction (includes transactions in a foreign currency, or in any currency with a merchant or processing entity located outside Australia).

Cash Advance Fee

For each cash advance amount including all transfers (including, without limitation, transfers by Internet Banking or Phone Banking), from your credit card account.

For cash advances against credit funds, provided your credit card account has a zero or credit balance immediately after our debiting the cash advance to the account, the minimum fee will apply.

Personal credit card accounts – 2% of each cash advance amount will apply where your account has a negative (debit) balance after the transaction has been posted to it. A minimum of \$2.50 and a maximum charge of \$150 will apply in these circumstances. A charge of \$2.50 will apply to the transaction if your account has a positive (credit) balance after the transaction has been posted to it. This will appear on your credit card statement directly below the relevant cash advance.

Amplify Business and BusinessVantage – 2% of each amount with a \$2.50 minimum (a maximum of \$150 per advance for BusinessVantage).

Automatic Payment Dishonour Fee

For each dishonour of a payment under the automatic payment plan.

\$9.00

Overlimit Fee

Payable if a transaction is made for an amount exceeding the available credit at the date the transaction is debited to your credit card account.

Personal credit card accounts – \$15.00 once per statement period if your credit card account was opened before 4 June 2012. No overlimit fee will be charged for personal credit card accounts opened on or after 4 June 2012.

Amplify Business and BusinessVantage – \$15.00 once per statement period.

For further information

Ask at any branch or call Bank of Melbourne 8am to 8pm (AEST),
Monday to Saturday on **13 22 66** or visit **bankofmelbourne.com.au**

