

# Credit Card Accounts

Fees and charges.

Effective: 1 March 2017

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 for sale			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 Fees			
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			\$4.50
For all other requests			\$7.50
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	
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.	2% of each amount with a \$2.50 minimum (a maximum of \$15 per advance for BusinessVantage Visa).
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.	
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.



Call us on 13 33 30, 8.00am to 8.00pm  
Monday to Friday (Sydney time).



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