

Rate and Fee Guide

Current as at 10 April 2019

CardServices

Low Rate Mastercard

Annual Account Fee	
Retail Annual Percentage Rate:	12.99% p.a. [†]
Cash Annual Percentage Rate:	21.74% p.a. [†]

Annual Account Fee

Low Rate Mastercard \$75 p.a.

Additional Card Fee

Mastercard with Card Services Low Rate \$0 p.a.

Over Limit Fee

\$40 per statement period when your credit limit is exceeded, debited to your account on the date your credit limit is exceeded and on each statement date in subsequent statement periods if your account remains over limit. Over limit fee applies to accounts activated prior to 1 July 2012.

Cash Advances

LOCAL: \$3.50 (or 3.50% of amount when >= \$100) for each cash advance.

FOREIGN: \$5.00 for each cash advance outside Australia. This is in addition to any International Transaction Fee that may be payable.

Over the counter payments at Australia Post

\$2.50 per payment made over the counter at Australia Post.

Late Charge

\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.

Dishonour Fee

\$15 for any cheque or Easi-pay authority which is not honoured in full.

International Transaction Fees

We charge you an International Transaction Fee of 3.4%, debited to your Account on the Transaction Date, of which a service and assessment fee of 1.1% is payable by us to Mastercard, for any Retail Purchase or Cash Advance transaction in:

- foreign currency once converted to Australian dollars; and/or
- Australian dollars (or any other currency), when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain ATMs and merchants). The process of conversion and the exchange rates applied will be determined by the relevant ATM, merchant or dynamic currency conversion service provider as the case may be. We do not determine whether a Card transaction will be converted into local currency by the merchant or ATM and you may have to check with the relevant merchant or ATM provider.

Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside Australia.

Platinum Rewards Mastercard

Annual Account Fee	
Retail Annual Percentage Rate:	20.24% p.a. [†]
Cash Annual Percentage Rate:	21.74% p.a. [†]

Annual Account Fee

Mastercard with Card Services Rewards \$129 p.a.

Additional Card Fee

Mastercard with Card Services Rewards \$0 p.a.

Over Limit Fee

\$40 per statement period when your credit limit is exceeded, debited to your account on the date your credit limit is exceeded and on each statement date in subsequent statement periods if your account remains over limit. Over limit fee applies to accounts activated prior to 1 July 2012.

Cash Advances

LOCAL: \$3.50 (or 3.50% of amount when >= \$100) for each cash advance.

FOREIGN: \$5.00 for each cash advance outside Australia. This is in addition to any International Transaction Fee that may be payable.

Over the counter payments at Australia Post

\$2.50 per payment made over the counter at Australia Post.

Late Charge

\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.

Dishonour Fee

\$15 for any cheque or Easi-pay authority which is not honoured in full.

International Transaction Fees

We charge you an International Transaction Fee of 3.4%, debited to your Account on the Transaction Date, of which a service and assessment fee of 1.1% is payable by us to Mastercard, for any Retail Purchase or Cash Advance transaction in:

- foreign currency once converted to Australian dollars; and/or
- Australian dollars (or any other currency), when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain ATMs and merchants). The process of conversion and the exchange rates applied will be determined by the relevant ATM, merchant or dynamic currency conversion service provider as the case may be. We do not determine whether a Card transaction will be converted into local currency by the merchant or ATM and you may have to check with the relevant merchant or ATM provider.

Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside Australia.

Current as at 10 April 2019. Fees and charges apply. Terms and conditions apply and are available upon request. Credit criteria apply.

[†]All interest rates are variable and subject to change. Interest rates are current as of 20 February 2019.

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