

CARD FEES		
Description	Amount (GST exc.)	
Monthly card fee	\$2.50	
New card fee*	One-off cost of \$8 per new card issued (in addition to the standard monthly card fee)	
Replacement card fee	\$0.00 per card	
Express card delivery fee	\$10.00 per envelope	

PAYMENT FEES	
Description	Amount (GST exc.)
Credit card processing fee	MasterCard and Visa – 1.3% American Express – 2.1%
BPAY processing fee	\$0.90 per transaction
Late payment fee	\$60.00 administration fee plus a late payment fee of 4.1% of the overdue amount
Account suspension fee	\$60.00 + 1% of account balance per suspension
Over limit fee	\$60.00 plus 4.1% of over limit amount
Dishonoured payment fee	\$40.00 per instance
Debt collection referral fee	\$50.00 per instance
Reconciliation processing fee	\$25.00 per hour (minimum charge)

GENERAL FEES	
Description	Amount (GST exc.)
Email statement fee	\$0.00 per statement
Paper statement fee	\$5.95 per statement
Quarterly Activity Report fee	\$12.73 per card per annum
Annual Activity Report fee	\$15.00 per card per annum
Statement retrieval fee	\$10.00 per statement
Voucher retrieval fee	\$10.00 per voucher

^{*} Fee charged in month of issue for each new card issued after initial card order at time of opening a new account.

Effective: 15 Feb 2023