

Credit Card Fees and Charges

Once a fee or charge is incurred, it will be debited to your card account on the next statement date, unless stated otherwise. Once debited to your account, it becomes payable as part of the outstanding balance.

Fee or charge and when payable	Amount or method of calculation	
Annual Fee. This fee will be debited to your card account annually in arrears on the anniversary of approval of your application.	Visa Value: \$0.00	Visa Clear: \$30.00
Card replacement Fee. Payable if you require a replacement card. This fee is charged to your account at the time the card request is processed.	Within Australia - \$10.00 If a replacement card is required while the cardholder is overseas: \$250.00 per card replaced.	
Chargeback fee. Payable when you make a request for a chargeback. This fee will not be charged if the chargeback relates to a disputed transaction and the dispute is resolved in your favour otherwise it will be charged when the dispute is resolved.	\$30.00	
Courier Fee. Payable when you ask us to courier a replacement card to you within Australia and charged to your account when the courier is requested to deliver the card.	\$30.00	
Duplicate or Interim Statement Fee. Payable each time you request a duplicate or interim statement and charged to your account when your request is processed.	\$2.00 per page.	
Foreign conversion Fee. Payable on any transaction to your card account in a currency other than Australian dollars.	2.85% of the transaction value.	
Late Payment Fee. Payable if you do not make a required payment by the due date in any month.	\$20.00	
Voucher Retrieval Fee. Payable each time we are asked to provide a copy of a visa card transaction voucher. This fee will not be charged if the voucher retrieval relates to a disputed transaction and the dispute is resolved in your favour otherwise it will be charged when the dispute is resolved.	\$30.00	