

Rate and Fee Guide

Current as at 1 January 2017



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 overlimit. Overlimit fee applies to accounts activated prior to 1 July 2012.

Cash Advances

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

FOREIGN: \$5.00 for each cash advance outside Australia.

Over the counter payments at Australia Post

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

Late Charge

\$10 is charged if the Payment Due is not paid on or before the Payment Due Date on your monthly statement, and \$10 is charged every 7 days thereafter until the Total Payment Due is paid.

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%, of which a 1% service and assessment fee 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 overseas.

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

Information Request Fee

\$7 for each information or statement requests

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 \$159 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 overlimit. Overlimit fee applies to accounts activated prior to 1 July 2012.

Cash Advances

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

FOREIGN: \$5.00 for each cash advance outside Australia.

Over the counter payments at Australia Post

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

Late Charge

\$10 is charged if the Payment Due is not paid on or before the Payment Due Date on your monthly statement, and \$10 is charged every 7 days thereafter until the Total Payment Due is paid.

Dishonour Fee

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

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

Information Request Fee

\$7 for each information or statement requests

Current as at 1 January 2017. 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 1 January 2017.

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