

# CREDIT CARD FEES AND CHARGES

The following fees and charges relate to the Greater's Credit Card Facility. Where applicable, these fees and charges may apply, depending on the way you use your credit card and how you conduct your credit card account.

## Annual Card Fee

Annual Card Fee	\$30.00
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Charged to your account on the last day of the month in which account is created and thereafter annually on anniversary day.

We will not charge this fee when the aggregate total of all debits for purchases, but not cash advances, balance transfers, fees, charges or interest, equals or exceeds \$10,000 during the annual period ending on each anniversary statement date.

## Replacement Card Fee

Payable for each replacement card issued in Australia	\$ 5.00
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Payable for each replacement card issued overseas	\$10.00
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Payable for each replacement card issued within the expiry period, if a replacement card has been requested in the preceding 12 months.

## Cash Advance Fee (Domestic)

If your account has a negative balance you will be charged 1.00% of the cash advance amount

The minimum fee is	\$ 1.50
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The maximum fee is	\$20.00
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If your account has a positive balance flat fee is	\$ 1.50
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Cash Advance fees will be calculated from date of transaction and charged on the last day of the statement period.

## Cash Advance Fee (International)

If your account has a negative balance you will be charged 1.00% of the cash advance amount.

The minimum fee is	\$ 4.00
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The maximum fee is	\$20.00
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If your account has a positive balance flat fee is	\$ 4.00
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Cash Advance fees will be calculated from date of transaction and charged on the last day of the statement period.

## Default Notice Fee

Default Notice Fee	\$50.00
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Payable if you are in default under your contract and we send you a notice informing, you of your default.

## Disputed Transaction Fee

Disputed Transaction Fee	\$10.00
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Payable per item and charged when a copy of a disputed transaction is requested.

## Foreign Currency Conversion Fee

2.00% of the Australian Dollar equivalent is payable for transactions made in a foreign currency.

## Information Fee

Amount per request	\$15.00
plus per page copied	\$ 1.00

Payable when we provide duplicate information already provided, or to search and provide information in relation to your Contract or account (other than information you are entitled to obtain under the National Consumer Credit Code).

## Missed Payment Fee

Missed Payment Fee	\$30.00
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Charged on the last day of the second consecutive statement period in which the minimum repayment is not made and thereafter on the last day of each statement period that the minimum repayment is not made by the due date.

## Over Limit Fee

Over Limit Fee	\$25.00
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Charged on the day the credit limit is first exceeded by a customer initiated transaction and charged on the last day of each subsequent statement period that your account remains over the credit limit.

We will also charge this fee on each subsequent statement period that the credit limit is exceeded by a non- customer initiated transaction (e.g. interest, fees and charges).