

Correct as at 1 August 2020

The following fees and charges relate to Greater Bank's Business Visa 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.

<p>Establishment Fee</p> <p>Payable when you ask us to establish a Credit Limit or when you request an increase in the Credit Limit. *Excludes Valuation and Solicitor Costs. Valuation fees are required to be paid upfront.</p>	<p>Minimum \$300.00*</p>	<p>Overseas Cash Advance Fee</p> <p>If your account has a negative balance you will be charged 2.00% of the cash advance amount.</p> <p>The minimum fee is \$4.00</p> <p>The maximum fee is \$20.00</p> <p>If your account has a positive balance \$0.00</p> <p>Cash advance fees will be calculated from date of transaction and charged on the last day of the statement period.</p>
<p>Administration Fee</p> <p>Payable when we consent to any subdivision, lease, discharge, partial discharge, change of name, release of Security provider, changing a policy of lenders mortgage insurance, creation of subsequent Security Interest or any dealing in relation to a Security.</p>	<p>\$350.00</p>	<p>Default Notice Fee</p> <p>Payable when we send you a notice informing you of a default under your contract.</p> <p style="text-align: right;">\$50.00</p>
<p>Annual Fee</p> <p>Charged to your account on the last day of the month in which the primary card is activated and thereafter annually on anniversary date.</p>	<p>\$49.00</p>	<p>Discharge Administration Fee</p> <p>Payable immediately before you pay out the Contract where there is a Security registered at any Land Titles Registration Office.</p> <p style="text-align: right;">\$300.00</p>
<p>Card Fee</p> <p>Payable per card provided and charged to your account on the last day of the month in which each card is created and thereafter annually on card creation anniversary date.</p>	<p>\$20.00</p>	<p>Where secured by Land Title</p> <p>Payable immediately before you pay out the Contract where there is a Security registered at any Land Titles Registration Office.</p> <p>Where secured by Goods Security Agreement</p> <p>Payable immediately before you pay out the Contract and your Credit Facility is closed.</p>
<p>Replacement Card Fee</p> <p>Payable for each replacement card issued within the expiry period, if a replacement card has been previously requested in the preceding 12 months.</p> <p>For each replacement card issued in Australia \$7.00</p> <p>For each replacement card issued overseas \$100.00</p>	<p>\$7.00</p> <p>\$100.00</p>	<p>Disputed Transaction Fee</p> <p>Payable per item and charged when a copy of a disputed transaction is requested.</p> <p style="text-align: right;">\$10.00</p>
<p>Australian Cash Advance Fee</p> <p>If your account has a negative balance you will be charged 2.00% of the cash advance amount.</p> <p>The minimum fee is \$1.50</p> <p>The maximum fee is \$20.00</p> <p>If your account has a positive balance \$0.00</p> <p>Cash advance fees will be calculated from date of transaction and charged on the last day of the statement period.</p>	<p>\$1.50</p> <p>\$20.00</p> <p>\$0.00</p>	<p>Foreign Currency Conversion Fee</p> <p>3.00% of the value of the transaction in AUD debited to your account when you make a transaction in a foreign currency or in AUD when you are:</p> <ul style="list-style-type: none"> • outside of Australia; or • in Australia where the merchant or financial institution that processes the transaction is located outside of Australia.
		<p>Guarantee Fee</p> <p>Payable for each guarantee provided.</p> <p style="text-align: right;">\$200.00</p>

Information Fee

Amount per request \$20.00,
plus per page copied \$1.00

Payable when we provide information or copies to you or a third party that relates to a security, dealing document, or any record relating to your Contract or loan account (other than information you are entitled to obtain under the National Consumer Credit Code).

Law Stationers Fee

Payable for costs and disbursements we pay to our Law Stationers for providing information on a security or acting for us in connection with the Contract or a Security.

Legal Fees

Payable for any costs and disbursements we have to pay to a Solicitor or conveyancer for acting for us in relation to the Contract, Settlement, a Security, Court Application or Discharge.

Mercantile Agents Fee

The amount payable when you are in default and we send a mercantile agent to discuss this with you.

Late Payment Fee

\$20.00

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.

Production Default Fee

\$20.00

Payable when you default under your Contract by failing to provide us with any document we reasonably require by the date advised.

Production Fee

Payable for amounts that must be paid to the holder of a prior Security Interest in a Security Property for producing any document in relation to that Security Property.

Registration Fee

Payable for costs we have to pay to a government body to register any documents in relation to a Security.

Security Substitution Fee

\$350.00

Payable when you ask us to substitute a Security.

Settlement Processing Fee

Payable for costs we incur in arranging settlement of the loan.

Stamp Duty

Payable when a liability arises to pay duty to the relevant government body in relation to the Contract, a Security, or any other dutiable document.

Title Insurance Fee

Payable for the amount we are charged by our insurer for any title and loan protection insurance policy that we require.

Valuation Fee

Payable when we request a valuation of an existing or proposed Security Property.