

Correct as at 1 October 2018

The following fees and charges relate to Greater Bank'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 Fee

Annual Fee \$49.00

Debited to your account on the last day of the month in which the account is opened and then on the anniversary of that date every year. We will waive the annual fee:

- 1) When the value of all purchases debited to your account during the period between the debiting of one annual fee and the date of the next annual fee is to be debited equals or exceeds \$12,000;
- 2) If you have paid an annual package fee in respect of your Ultimate Home loan on the date of or since the date that the last annual fee would otherwise have been debited.

Replacement Card Fee

Payable if the card is sent to you in Australia \$7.00
 Payable if the card is sent to you outside Australia \$100.00

Debited to your account when you request a replacement card before your card has expired, and you have already requested a replacement card in the period between the date on which the most recent annual fee is charged on your account (or if the annual fee is waived, the date on which it would be charged had it not been waived) and the date on which you request a second replacement card.

Australian Cash Advance Fee

If your account has a negative balance at the time you request the cash advance fee you will be charged a 2.00% of the cash advance amount.

The minimum fee is \$1.50
 The maximum fee is \$20.00
 If your account has a positive balance flat fee is \$1.50

Debited to your account when you request a cash advance in Australia. The fee will be debited on the last day of the statement period.

Overseas Cash Advance Fee

If your account has a negative balance at the time you request you will be charged a 2.00% of the cash advance amount.

The minimum fee is \$4.00
 The maximum fee is \$20.00
 If your account has a positive balance flat fee is \$4.00

Debited to your account when you request a cash advance through a terminal outside of Australia. The fee will be debited on the last day of the statement period.

Default Notice Fee

Default Notice Fee \$50.00

Debited to your account when we send you a notice informing you of a default under the credit card contract.

Disputed Transaction Fee

Disputed Transaction Fee \$10.00

Debited to your account when you request a record of a disputed transaction.

Foreign Currency Conversion Fee

3% of the value of the transaction converted into Australian dollars. This applies also when the merchant or financial institution that processes the transaction is located outside of Australia.

Information Fee

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

Debited to your account when we provide information or copies of documents to you or someone else that relates to your credit card contract or any other record relating to the credit card contract.

Late Payment Fee

Late Payment Fee \$20.00

Payable when you miss a payment. The fee will be debited to your account 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.