

Correct as at 31 October 2023

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.

Establishment Fee

Minimum \$300.00*

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.

Administration Fee

\$350.00

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.

Annual Fee

\$49.00

Charged to your account on the last day of the month in which the primary card is activated and thereafter annually on anniversary date.

Card Fee

\$20.00

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.

Replacement Card Fee

Payable for each replacement card issued within the expiry period, if a replacement card has been previously requested in the preceding 12 months.

For each replacement card issued in Australia \$7.00
For each replacement card issued overseas \$100.00

Australian Cash Advance Fee

If your account has a negative balance you will be charged 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 \$0.00

Cash advance fees will be calculated from date of transaction and charged on the last day of the statement period.

Overseas Cash Advance Fee

If your account has a negative balance you will be charged 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 \$0.00

Cash advance fees will be calculated from date of transaction and charged on the last day of the statement period.

Default Notice Fee

\$50.00

Payable when we send you a notice informing you of a default under your contract.

Discharge Administration Fee

\$300.00

A discharge administration fee is payable when you request us to close your loan account.

Disputed Transaction Fee

\$10.00

Payable per item and charged when a copy of a disputed transaction is requested.

Foreign Currency Conversion Fee

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:

- outside of Australia; or
- in Australia where the merchant or financial institution that processes the transaction is located outside of Australia.

Guarantee Fee

\$200.00

Payable for each guarantee provided.

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.

Property Exchange Australia (PEXA) Transaction Fee

Payable when we have to register any documents in relation to a security using PEXA, request information using PEXA, or we process a financial settlement using PEXA. Fees are applied as charged by PEXA.

Personal Property Security Register (PPSR) Fee -

Payable when we make the amount of credit available to you if we have agreed to accept a security interest from you or a security provider in connection with the contract for conducting an initial grantor, serial number or other search of the Personal Property Security Register (PPSR) and for the registration of a financing statement in respect of the security.

Registration Fee

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

Settlement Processing Fee

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

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.

