

Credit Card Rate and Fee Guide



LOW RATE VISA CREDIT CARD

Current as at 1st August 2023

Auswide Bank Ltd

ABN 40 087 652 060
Australian Financial Services &
Australian Credit Licence 239686

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INTEREST RATES * ^

| | Low Rate Visa™ |
|--|-----------------------|
| Balance Transfer Rate <i>(Rate reverts to Purchase rate. No interest free days apply to retail purchases while you have a balance transfer.)</i> | 0% p.a. for 12 months |
| Purchase Annual Percentage Rate | 9.99% p.a. |
| Cash Advance Annual Percentage Rate | 9.99% p.a. |

FEES AND CHARGES *

| Fee Type | Fee Description | Low Rate Visa™ |
|---|--|--|
| Annual Fee | Debited to your account on the day your credit card facility is activated and annually on anniversary | \$50 p.a. (waived if you are under 25 years) |
| ATM Direct Charge | May be payable to the ATM owner when using your card to withdraw or check your balance at a non-Auswide Bank ATM network ATM | Direct Charge Fee is levied by the ATM owner |
| Audit Certificate | When you ask us to prepare and Audit Certificate | FREE |
| Bank at Post (Australia Post) Refer to Cash Advances for cash withdrawals. | When you make a cash or cheque deposit | FREE |
| | When you request an account balance | FREE |
| | When you deposit a cheque and it is dishonoured | As advised by Australia Post |
| Card Replacement | Payable when we issue a replacement card that you have requested | FREE |
| Cash Advances A fee for making a cash advance, cash transfer or cash equivalent debit from your card account. | Australian ATM | \$3.50 per advance |
| | Auswide Bank Branch | |
| | External Payment or Transfer arranged through us or via Auswide Bank Internet/Mobile Banking | |
| | Bank@Post Withdrawal | |
| | Overseas ATM | \$5 per advance plus 3.00% Currency Conversion Fee |
| Cheques | When you request a bank cheque to be drawn from your account | \$12 per bank cheque |
| | Each time you arrange a special clearance on a cheque deposited | As advised by applicable financial institution |
| | Each time you request us to stop payment on a cheque you have drawn | FREE |
| Currency Conversion | When a transaction is performed other than in Australian dollars | 3.00% of the transaction amount |
| Document Recovery/Search | Document Recovery may be payable when we process your request to obtain a copy of a deposited cheque, a sales voucher or any deposit, withdrawal or transfer form associated with your account | FREE |
| | Document Search may apply when you request us to conduct a search for documents associated with your account other than documents charged for under Document Recovery | FREE |
| Emergency Card / Emergency Cash Disbursement Fee | Payable when you request a Visa Credit Emergency Card or emergency cash | Unascertainable – as quoted by the Visa Global Customer Assistance Service |
| Investigation/Correction Fee | When you request us to trace, reverse, or correct a payment such as BPAY, direct debit or credit or investigate a disputed transaction | FREE |
| Late Payment Fee | Payable where there is an amount overdue for payment past its due date | \$20 per late or missed payment |
| Payments | When you have arranged a payment to an external financial institution/organisation but there are insufficient funds in your account | \$15 per payment dishonour |
| | When you ask us to transfer funds to another Australian financial institution on the same day (RTGS) | \$20 per payment |
| | When you ask us to stop payment on a direct debit on your account | FREE |
| Statements | Each time you request us to issue an additional statement of your account | FREE |
| | Each time we issue a paper statement on your account. eStatements via Internet Banking are free | FREE |

~Low Rate Visa credit card issued by Auswide Bank Ltd, ABN 40 087 652 060, AFSL No. 239686, Australian Credit Licence 239686 is the credit issuer. Credit criteria, terms and conditions apply.

* Current as at 1st August 2023. ^ All interest rates are variable and subject to change.

