

# Credit Card Rate and Fee Guide

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## LOW RATE VISA CREDIT CARD

Current as at 1st December 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 <sup>~</sup>
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	10.24% p.a.
Cash Advance Annual Percentage Rate	10.24% p.a.

## FEES AND CHARGES \*

Fee Type	Fee Description	Low Rate Visa <sup>~</sup>
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
<b>Bank at Post (Australia Post)</b> 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
<b>Cash Advances</b> 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

<sup>~</sup>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 December 2023. ^ All interest rates are variable and subject to change.

