

PLATINUM REWARDS MASTERCARD®#

INTEREST RATES^

	Platinum Rewards Mastercard
Retail Annual Percentage Rate	20.24% p.a.†
Cash Annual Percentage Rate	21.74% p.a.†

FEES & CHARGES*

Annual Account Fee

Mastercard with Card Services Rewards \$129 p.a.

Additional Card Fee

Mastercard with Card Services Rewards \$0 p.a.

Over Limit Fee

\$40 per statement period when your credit limit is exceeded, debited to your account on the date your credit limit is exceeded and on each statement date in subsequent statement periods if your account remains over limit. Over limit fee applies to accounts activated prior to 1 July 2012.

Cash Advances

LOCAL: \$3.50 (or 3.50% of amount when >= \$100) for each cash advance.

FOREIGN: \$5.00 for each cash advance outside Australia.

This is in addition to any International Transaction Fee that may be payable.

Over the counter payments at Australia Post

\$2.50 per payment made over the counter at Australia Post.

Late Charge

\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.

Dishonour Fee

\$15 for any cheque or Easi-pay authority which is not honoured in full.

International Transaction Fees

We charge you an International Transaction Fee of 3.4%, debited to your Account on the Transaction Date, of which a service and assessment fee of 1.1% is payable by us to Mastercard, for any Retail Purchase or Cash Advance transaction in:

- foreign currency once converted to Australian dollars; and/or
- Australian dollars (or any other currency), when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain ATMs and merchants). The process of conversion and the exchange rates applied will be determined by the relevant ATM, merchant or dynamic currency conversion service provider as the case may be. We do not determine whether a Card transaction will be converted into local currency by the merchant or ATM and you may have to check with the relevant merchant or ATM provider.

Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside Australia.

#Platinum Rewards credit card is provided and administered by Card Services, a division of Citigroup Pty Limited ABN 99 004 325 080 AFSL 238098 Australian credit licence 238098, which provides and administers credit on behalf of Auswide Bank Ltd ABN 40 087 652 060. Credit criteria, Terms and Conditions apply, and are available on request.

*Current as at 3rd October 2019.

†All interest rates are variable and subject to change, interest rates are current as of 5th March 2020.

Credit Card Rate and Fee Guide

Current as at 20th March 2020



AUSWIDE
— **BANK** —

LOW RATE VISA CREDIT CARD ~

INTEREST RATES *^

	Low Rate Visa
Purchase Annual Percentage Rate	8.20% p.a.
Cash Advance Annual Percentage Rate	8.20% p.a.

FEES & 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 an 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've arranged a payment to an external financial institution/organisation but there are insufficient clear funds in your account	\$25 per rejected payment
	When you request 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.

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