

Fees and Charges Schedule

Credit Card

Effective 1 January 2010

This fees and charges schedule outlines the fees and charges relating to Defcredit's Credit Card. Please note that there are fees and charges that may be imposed by us for additional and optional services, fees and charges for these services are detailed in our Fees and Charges Schedule.

> Annual Fee	\$36.00
> Visa Fees	
- Cash Advances except Bank@Post	\$4.10
- Bank@Post Cash Advances	\$6.10
- Declined transactions where incorrect PIN entered or insufficient funds	\$1.50
- ATM Direct Charge (The ATM direct charge fee which is levied by the ATM Operator will be displayed on the ATM screen. You will only be charged if you accept the fee and proceed with the transaction)	Not Ascertainable
- Voucher Retrieval Fee (charged where queried transaction, has been made by member)	\$26.00
- Replacement of lost or damaged Visa card	\$10.00
- Priority Visa Card Replacement	\$35.00
> Cheque / Direct Debit Dishonour Fees	
- For each cheque deposited and subsequently dishonoured	\$20.00
- For each cheque deposited through the Bank@Post system and subsequently dishonoured	\$10.35
- Direct debit declined due to insufficient funds	\$41.00
- Honouring a direct debit request where authorised credit limit will be / has been exceeded	\$25.00
> Cheque Fees	
- Issue of a corporate cheque	\$9.10
- Photocopy of corporate cheque	\$49.50
- Stop payment request for a corporate cheque	\$10.00
> Overlimit Fee (charged when you exceed your authorised credit limit once monthly)	\$35.00
> Transfer Fees	
- Electronic Transfer requested at a branch	\$6.10
- Electronic Transfer requested online	\$5.10
- Transfer to accounts within Defcredit	\$4.10
> Request For Extra Statements	
- Over the counter	\$1.00
- Forwarded by mail / fax	\$1.00
- Copy of archived statements – per page	\$5.00
> Archive Voucher Retrieval Fee (transaction query requiring archived voucher from bank)	\$20.00
> BPAY [®]	\$0.50
- BPAY transaction	\$0.20
- BPAY View	
> Additional Cardholder Fee	\$5.00
> Visa Cards Reported Lost or Stolen Overseas	
- Reporting a lost / stolen card to VISA International	\$US35.00
- Listing your lost / stolen card on the International Card Recovery Bulletin.	\$US40.00
- Emergency Overseas Visa Replacement Card Fee	\$US175.00
- Emergency Overseas Visa Cash Advance Fee	\$US175.00
> Late Payment Fee	\$20.00
> Notice of Demand (enforcement notice)	\$20.00