



Low Rate True Blue Credit Card

Effective 01 May 2017

This fees and charges schedule outlines the fees and charges relating to Defence Bank'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	\$45.00
> Visa Fees	
– Cash Advances except Bank@Post	\$4.10
– Bank@Post Cash Advances	\$6.10
– Declined transactions (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
– Foreign Currency Conversion Fee, percentage of value of transaction	3%
> Cheque / Direct Debit Dishonour Fees	
– For each cheque deposited through the Bank@Post system and subsequently dishonoured	\$21.71
– Direct debit declined due to insufficient funds	\$25.00
– 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
> Transfer Fees	
– Electronic Transfer requested at a branch	\$6.10
– Electronic Transfer requested online	\$5.10
– Transfer to accounts within Defence Bank	\$4.10
> Archive Voucher Retrieval Fee (transaction query requiring archived voucher from bank)	\$20.00
> BPAY®	
– BPAY transaction	\$0.50
– BPAY View	\$0.20
> Visa Cards Reported Lost or Stolen Overseas	
– Reporting a lost / stolen card to VISA International	\$US35.00
– 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