

Schedule of Fees Credit Cards

Effective 17 May 2023

Annual fee (if applicable)

The Annual Fee is charged to your Account on the last day of your first statement cycle, and then will be charged annually thereafter. Where a first year annual fee waiver applies, the Annual Fee will be charged to your Account on the statement after the first anniversary of you entering into the Credit Card contract and then will be charged annually thereafter.

Low Rate
Credit Card \$49

Platinum
Credit Card \$149

Cash Advance Fee

A Cash Advance Fee will be charged when a Cash Advance is obtained from your Account.

2.00% of the Cash
Advance amount,
with minimum of
\$3.50

Late Payment Fee

A Late Payment Fee will be charged if the "Total amount due" figure shown on the Statement is not paid within 25 days from your Statement Date.

\$12.50

Arrears Letter Fee

An Arrears Letter Fee will be charged when Great Southern Bank sends you a letter in relation to any amount owing on your Account.

\$22

Default Notice Fee

A Default Notice Fee will be charged when Great Southern Bank sends you a default notice in relation to any amount owing on your Account.

\$33

Account Information Fee

Unless we are legally obliged to provide the information free of charge, an Account Information Fee will be payable when you request the following:

- (a) An annual audit certificate on the Account
- (b) A copy of a voucher or other document in relation to a Transaction
- (c) Personal Information, traces, document copies and/or other information pertaining to the Account Where further investigation is required an additional hourly rate of \$20 per hour or part thereof will apply. An estimate of such additional charges will be provided prior to the work being undertaken.

\$20

Emergency Replacement Card Fee

An Emergency Replacement Card Fee will be charged when a replacement Card is requested to be provided to you or an Additional Cardholder via a priority service within Australia or overseas.

\$30

Foreign Exchange Fee

A Foreign Exchange Fee will be charged in Australian dollars for any Purchases or Cash Advances made or processed in a foreign currency or where the merchant, or the merchant's financial institution, is located overseas (both Multi-Currency Transactions and Single Currency Transactions).

3.40% of the
Transaction
amount

All fees listed are Great Southern Bank fees and current as at date of issue, unless stated otherwise. Great Southern Bank accepts no responsibility for fees imposed by third parties or changes to third party fees.

For more information

-  Call **1300 367 672**
-  Visit **greatsouthernbank.com.au**
-  Drop into your local branch

Great Southern Bank a business name of Credit Union Australia Limited. ABN 44 087 650 959 AFSL and Australian Credit Licence 238317. Registered Office: Level 27, 300 George St, Brisbane, 4000 RC00688_230510



**Great Southern
Bank**