

Rate and Fee Guide

Low Rate MasterCard

Current as at 1 February 2012

ANNUAL PERCENTAGE RATES	
Retail Annual Percentage Rate:	13.60% p.a. [†]
Cash Annual Percentage Rate:	19.99% p.a. [†]

Annual Account Fee

Low Rate MasterCard

\$75 p.a.

Over Limit Fee

\$40 when your account is overlimit. Charged once per month on statement date.

Cash Advances

LOCAL: \$2.70 (or 2.70% of amount when \geq \$100) for each cash advance.

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

Over the counter payments at Australia Post

\$2.00 per payment made over the counter at Australia Post.

Late Charge

\$10 is charged if the Total Payment Due is not paid on or before the Payment Due Date on your monthly statement, and \$10 is charged every 7 days thereafter until the Total Payment Due is paid.

Dishonour Fee

\$25 for any cheque or Easi-pay authority which is not honoured in full.

Foreign Exchange Conversion Fees

3.4% of the transaction value when converted into \$AUD.



Terms and conditions apply and are available upon application. Standard Card Services Fees and Charges apply. Approval of your application is at all times subject to Card Services credit criteria.

[†]All interest rates are variable and subject to change. Interest rates are current as of 1 February 2012.

© 2011 Card Services is a division of Citigroup Pty Limited ABN 88 004 325 080 AFSL 238 098 ACL 238 098, which provides and administers credit.