

# FEES & CHARGES

## National Seniors Australia Credit Card

### These fees are applicable to the National Seniors Australia Credit Card

<b>Card Replacement Fee</b> Payable when you request a replacement card.	\$12.50
<b>Overseas Card Replacement Fee</b> When you require an emergency replacement National Seniors Australia Credit Card or cash request when overseas.	US\$175.00* per card/per cash provision
<b>Administration Fee</b> Applies if a replacement request is withdrawn.	US\$50*
<b>International Conversion Fee</b> Payable when you use your Visa card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity outside Australia	3% of transaction value in \$AUD
<b>Late Payment Fee</b> Payable when you do not pay the minimum repayment by the payment due date shown on your credit card statement.	\$25.00
<b>Card Recovery Fee</b> Payable when we cancel or recover a card from you.	\$5.00
<b>Overseas Cash Advance Fee</b>	\$5.00
<b>Bank@Post transactions</b> <ul style="list-style-type: none"> <li>&gt; Cash withdrawal</li> <li>&gt; Cash deposit</li> <li>&gt; Cheque deposit</li> </ul>	\$4 \$4 \$2