

AUSWIDE BANK'S GUIDE TO RATES AND FEES

LOW RATE VISA CREDIT CARD

Current as at 1st January 2025
 Account type: S41 Low Rate Visa • AB760
 Auswide Bank Ltd • ABN 40 087 652 060
 Australian Financial Services & Australian Credit Licence 239686

Low Rate Visa ~

INTEREST RATES * ^

Balance Transfer Rate <i>(Rate reverts to Purchase rate. No interest free days apply to retail purchases while you have a balance transfer.)</i>	0% p.a. for 12 months
Purchase Annual Percentage Rate	9.99% p.a.
Cash Advance Annual Percentage Rate	9.99% p.a.

Fee Type	Fee Description
----------	-----------------

FEES AND CHARGES *

Annual Fee	Debited to your account on the day your credit card facility is activated and annually on anniversary	\$50 p.a. (waived if you are under 25 years)
ATM Direct Charge Fee	May be payable to the ATM owner when using your card to withdraw or check your balance at a non-Auswide Bank ATM network ATM	Direct Charge Fee is levied by the ATM owner
Cash Advance/Transfer Fee A fee for making a cash advance, cash transfer or cash equivalent debit from your card account	Australian ATM	\$3.50 per advance
	Auswide Bank Branch	
	External Payment or Transfer arranged through us or via Auswide Bank Internet/Mobile Banking	
	Bank@Post Withdrawal	
Foreign ATM Withdrawal Fee	Overseas ATM	\$5 per advance plus 3.00% Currency Conversion Fee
Currency Conversion Fee	When a transaction is performed other than in Australian dollars	3.00% of the transaction amount
Emergency Card / Emergency Cash Disbursement Fee	Payable when you request a Visa Credit Emergency Card or emergency cash	Unascertainable – as quoted by the Visa Global Customer Assistance Service
Late Payment Fee	Payable where there is an amount overdue for payment past its due date	\$20 per late or missed payment
Direct Debit and External Payment Dishonour Fee	When you have arranged a payment to an external financial institution/organisation but there are insufficient funds in your account (includes payments you have arranged electronically)	\$15 per dishonour
RTGS Outward Payment Fee	When you ask us to transfer funds to another Australian financial institution on the same day (RTGS)	\$20 each

* Current as at 1st December 2024. ~ Low Rate Visa credit card issued by Auswide Bank Ltd, ABN 40 087 652 060, AFSL No. 239686, Australian Credit Licence 239686 is the credit issuer. Credit criteria, terms and conditions apply. ^ All interest rates are variable and subject to change.