

ANZ COMMERCIAL CARDS

FEES AND CHARGES

THE EFFECTIVE DATE FOR ALL FEES (APART FROM OVERSEAS TRANSACTION FEE) DESCRIBED IN THIS FEES AND CHARGES BOOKLET WILL BE:

FOR CUSTOMERS WHOSE PRINCIPAL BILLING ACCOUNT WAS OPENED PRIOR TO 01.06.17
THE EFFECTIVE DATE IS: 06.11.17

FOR CUSTOMERS WHOSE PRINCIPAL BILLING ACCOUNT WAS OPENED BETWEEN 01.06.17 - 01.09.17 (INCLUSIVE) THE EFFECTIVE DATE IS: 05.02.18

FOR CUSTOMERS WHOSE PRINCIPAL BILLING ACCOUNT WAS OPENED FROM 02.09.17
THE EFFECTIVE DATE IS: 02.09.17



ANZ CORPORATE CARD FACILITY AND ANZ VISA PURCHASING CARD FACILITY*

Annual Card Fee (per card)

An Annual Card Fee may be charged for the first Commercial Card and each additional Commercial Card opened in respect of the Principal's Billing Account. The Annual Card Fee will be charged on the date the first Commercial Card is opened in respect of the Principal's Billing Account, and then yearly in advance on each anniversary of that date. When an additional Commercial Card is added after the first Commercial Card is opened, a pro-rata Annual Card Fee for that additional Commercial Card may be charged based upon the proportion of the year that remains after the additional Commercial Card is opened. Refer to your Letter of Offer for further details of this fee.

Cash Advance Fee

A fee will be charged for each Cash Advance, except where it is obtained through an ANZ ATM. The fee will be the greater of \$1.50 and 1.50% of the Cash Advance amount plus any ATM operator fee. For Cash Advances made overseas at an ATM, bank or ANZ office, the 1.50% fee will be calculated with reference to the Cash Advance amount, any ATM operator fee plus any Overseas Transaction Fee charged on the Cash Advance.

Late Payment Fee

A Late Payment Fee of 3% of the amount of the Closing Balance shown on a Statement of Account that is not paid by the applicable Due Date will be charged.

Overseas Transaction Fee

ANZ may charge a fee for any International Transaction charged or credited to an ANZ Corporate Card Facility or ANZ Visa Purchasing Card Facility.

It may not always be clear to you when use of the commercial card account is an International Transaction, for example where the merchant or financial institution processing a charge or credit is located outside of Australia.

An International Transaction is any transaction, credit, or refund or reversal in respect of a transaction:

- In a currency other than Australian currency; or
- Where the merchant or financial institution accepting or processing the transaction, credit, refund or reversal is outside of Australia; or
- Which is considered by Visa to require conversion into Australian currency (for example, where the transaction, credit, refund or reversal is submitted on behalf of a merchant to a financial institution by an intermediary that is outside of Australia).

For an International Transaction using an ATM, the Overseas Transaction Fee is calculated on the value of the transaction plus any ATM operator fee that you accept when you proceed with the transaction at the ATM.

Refer to your Letter of Offer for further details of this fee.

Payment Dishonour Fee

A fee of \$20 will be charged if a payment to the Principal's Billing Account is reversed or is dishonoured.

Replacement Statement Fee

A fee of \$5 will be charged for each additional statement or report requested.

* All fees are subject to the terms of your Letter of Offer.

ANZ BUSINESS ONE FACILITY

Annual Card Fee

ANZ Business Interest Free Days
Annual Card Fee - \$150 per annum

ANZ Business Low Rate
Annual Card Fee - \$100 per annum

ANZ Business Rewards Options
Annual Card Fee - \$200 per annum

ANZ Business Black
Annual Card Fee - \$300 per annum

The Annual Card Fee will be charged on the date the first Commercial Card is opened in respect of the Principal's Billing Account, and then yearly in advance on each anniversary of that date.

Cash Advance Fee

A fee will be charged for each Cash Advance, except where it is obtained through an ANZ ATM. The fee will be the greater of \$1.50 and 1.50% of the Cash Advance amount plus any ATM operator fee. For Cash Advances made overseas at an ATM, bank or ANZ office, the 1.50% fee will be calculated with reference to the Cash Advance amount, any ATM operator fee plus any Overseas Transaction Fee charged on the Cash Advance.

Overseas Transaction Fee

ANZ will charge 2.5%^ of the value of any International Transaction charged or credited to an ANZ Business One Facility.

It may not always be clear to you when use of the commercial card account is an International Transaction, for example where the merchant or financial institution processing a charge or credit is located outside of Australia.

An International Transaction is any transaction, credit, or refund or reversal in respect of a transaction:

- In a currency other than Australian currency; or
- Where the merchant or financial institution accepting or processing the transaction, credit, refund or reversal is outside of Australia; or
- Which is considered by Visa to require conversion into Australian currency (for example, where the transaction, credit, refund or reversal is submitted on behalf of a merchant to a financial institution by an intermediary that is outside of Australia).

For an International Transaction using an ATM, the Overseas Transaction Fee is calculated on the value of the transaction plus any ATM operator fee that you accept when you proceed with the transaction at the ATM.

^ From 6 November 2017, the Overseas Transaction Fee will be 3% for all ANZ Business One Facility customers

Rewards Fee (per card)

A Rewards Fee of \$75 will be charged for ANZ Business Rewards Options accounts and ANZ Business Black accounts for the first Commercial Card and each additional Commercial Card opened in respect of the Principal's Billing Account. The Rewards Fee will be charged yearly in advance at the same time as the Annual Card Fee. When an additional Commercial Card is added after the first Commercial Card is opened, a pro-rata Rewards Fee for that additional Commercial Card will be charged based upon the proportion of the year that remains after the additional Commercial Card is opened.

Late Payment Fee

A fee of \$35 will be charged if the "Minimum Amount Due" shown on a Statement of Account is not paid in full by the applicable Due Date.

Overlimit Fee

A fee will be charged if the Closing Balance shown on a Statement of Account exceeds the Facility Limit. The Overlimit Fee will be the lesser of 5% of the overlimit amount and \$50.

Payment Dishonour Fee

A fee of \$12 will be charged if a payment to the Principal's Billing Account is reversed or is dishonoured.

Reinstatement Fee

A fee of \$25 will be charged if, following the closure of the commercial card account, ANZ agrees to reinstate the account.

