

Item No. 79903L 11.2009 W163483 Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 ANZ's colour blue is a trade mark of ANZ.

ANZ Commercial Cards

FEES AND CHARGES | 11.09

ANZ Corporate Card and ANZ Visa Purchasing Card

Annual Card Fee (per card)

An Annual Card Fee of \$130 for the first Card plus \$95 for each additional Card issued under the Principal's Billing Account will be charged to the Principal's Billing Account on the date the first Cardholder Account is opened on the Principal's Billing Account and then yearly in advance on each anniversary of this date. When a Cardholder Account is added to an existing Principal's Billing Account, a pro-rata additional card Annual Card Fee will be charged, based upon the amount of time from when that Cardholder Account is opened until the next anniversary of the first Cardholder Account opened on the Principal's Billing Account.

Credit Charge – Cash Advance Interest

A credit interest charge will accrue on all Cash Advances from the date of the Cash Advance until the Cash Advance amounts from each Cardholder Account are paid in full. Interest charged on Cash Advances is calculated daily by applying ANZ's current daily percentage rate applicable to the Principal's Billing Account to the balance of all outstanding Cash Advances linked to the Principal's Billing Account.

Cash Advance Fee

A fee will be charged if a Cardholder obtains a Cash Advance, except where it is obtained through an ANZ ATM. The fee will be the greater of \$1.50 or 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 that is accepted when you proceed with the withdrawal or transaction at the ATM plus any Overseas Transaction Fee charged on the transaction.

Late Payment Fee

A Late Payment Fee of 3% of the Outstanding Closing Balance of the Principal's Billing Account as at the Payment Due Date will be charged to the Principal's Billing Account if the Closing Balance is not paid by the Payment Due Date.

Overseas Transaction Fee

A fee of 2.5% of the value of any foreign currency transaction on a Card will be charged to an ANZ Corporate Card/Visa Purchasing Card account. For an

overseas ATM transaction, the Overseas Transaction Fee is calculated on the value of the withdrawal or transaction and any ATM Operator Fee that you accept when you proceed with the withdrawal or transaction at the ATM.

Payment Dishonour Fee

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

Replacement Statement Fee

A fee of \$5 will be charged to the Principal's Billing Account for each additional statement or report requested.

ANZ Business One Visa

Annual Card Fee – \$150 per annum + \$30 per additional card per annum

An Annual Card Fee of \$150 for the first Card plus \$30 for each additional Card issued under the Principal's Account will be charged to the Principal's Account on the date the first Cardholder Account is opened on the Principal's Account and then yearly in advance on each anniversary of this date. When a Cardholder Account is added to an existing Principal's Account, a pro-rata additional card Annual Card Fee will be charged, based upon the amount of time from when that Cardholder Account is opened until the next anniversary of the first Cardholder Account opened on the Principal's Account.

For the ANZ Business One Visa Low Rate option, the Annual Card Fee will not apply for 12 months from the date the first Cardholder Account is opened on the Principal's Account. The Annual Card Fee will not apply for subsequent 12 month periods on the condition that the total spend on the ANZ Business One Visa Principal's Account for the preceding 12 month period exceeds \$20,000. If the total spend does not exceed \$20,000, the Annual Card Fee will be charged to the Principal's Account in arrears at the end of the relevant 12 month period.

Annual Rewards Program Services Fee

If the Principal's Account is enrolled in the ANZ Business One Visa Rewards Program or the ANZ Business One Visa Cash Rewards Program, a Rewards Program Services Fee of \$60 (including GST) will be charged to the Principal's Account for each Card issued on the account. The Rewards Program Services Fee will be charged on the date the first Cardholder Account is opened on the Principal's Account and then yearly in advance on each anniversary of this date.

Cash Advance Fee

A fee will be charged if a Cardholder obtains a Cash Advance, except where it is obtained through an ANZ ATM. The fee will be the greater of \$1.50 or 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 that is accepted when you proceed with the withdrawal or transaction at the ATM plus any Overseas Transaction Fee charged on the transaction.

Overseas Transaction Fee

A fee of 2.5% of the value of any foreign currency transaction charged to an ANZ Business One Visa account. For an overseas ATM transaction, the Overseas Transaction Fee is calculated on the value of the withdrawal or transaction and any ATM Operator Fee that you accept when you proceed with the withdrawal or transaction at the ATM.

Interest Margin

A margin may be applied to ANZ's standard annual percentage rate. The applicable annual percentage rate will be notified to the Principal at the time the Facility is offered and will be reviewed from time to time.

Late Payment Fee

A fee of \$35 will be charged to the Principal's Account if the "Minimum Amount Due" shown on the Consolidated Cardholder Summary Statement is not paid in full by the Statement Due Date.

Overlimit Fee

A fee will apply if the Closing Balance on your statement of account exceeds your approved credit limit. The Overlimit Fee will be 5% of the overlimit amount, to a maximum of \$50 per monthly statement cycle.

Payment Dishonour Fee

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

Reinstatement Fee

A fee of \$25 will be charged to the Principal's Account if following the cancellation of your credit card account, ANZ agrees to reinstate the account.

Replacement Statement Fee

A fee of \$14 will be charged to the Principal's Billing Account for each additional statement or report requested.