



# Value+ Credit Card

## Fees and charges

Effective: 31 July 2017

### Interest rate

- › Annual percentage rate is 11.99% p.a. for purchases
- › Annual percentage rate is 11.99% p.a. for balance transfers and cash advances
- › Interest free period is up to 55 days. This applies to purchases only
- › There is no interest free period for balance transfers and cash advances. Interest is calculated on these items from the day of the transaction

Don't hesitate to contact our friendly staff for assistance or further explanations.

### Minimum payment amount

The minimum payment amount is 3% of the closing balance on your credit card account statement or \$10, whichever is greater. Any amount by which you have exceeded the credit limit and any overdue amounts must also be paid immediately.

### Things to know

Subject to the terms of your credit card contract, we may change your credit card contract at any time without your consent, including the annual percentage rate. We may introduce new fees and charges, and also vary existing fees and charges. You will be notified in accordance with applicable laws on or before the day the change takes effect. You may not be notified of changes which reduce your obligations.

Fees stated are current as at the date of this brochure but may change from time to time. We will notify you of changes as required under the terms and conditions of your credit card account.

### Schedule of fees

Annual fee	Per annum	\$49
Credit card replacement fee	Within Australia	\$20
	Overseas	\$100
Cash advance fee	Per transaction	Greater of 2% or \$2.50
Direct debit dishonour fee	Per item	\$9.00
Payment dishonour fee	Per item	\$9.00
Foreign currency conversion fee	Added to each foreign transaction amount subsequent to conversion to Australian dollars	3%
Late payment fee	When overdue	\$5
Replacement statement fee	Per statement	\$10

All fees are debited to your account under the terms and conditions of your credit card account. Reasonable enforcement expenses may also apply.

Drop into your local branch, visit [newcastlepermanent.com.au](http://newcastlepermanent.com.au) or call 13 19 87.