

Schedule of Fees Credit Cards

Effective 20 June 2016

Annual fee (if applicable)

There is no Annual Fee payable for the first year after you enter into your Agreement. An Annual Fee will be charged to your Account on the statement after the first anniversary of you entering into the Agreement and then will be charged annually thereafter.

CUA Low Rate
Credit Card \$49

CUA Platinum
Credit Card \$149

Cash Advance Fee

A Cash Advance Fee will be charged when a Cash Advance is obtained from your Account.

2.00% of the Cash
Advance amount,
with minimum of
\$3.50

Late Payment Fee

A Late Payment Fee will be charged if the "Total amount due" figure shown on the Statement is not paid within 25 days from your Statement Date.

\$12.50

Arrears Letter Fee

An Arrears Letter Fee will be charged when CUA sends you a letter in relation to any amount owing on your Account.

\$22

Default Notice Fee

A Default Notice Fee will be charged when CUA sends you a default notice in relation to any amount owing on your Account.

\$33

Account Information Fee

Unless we are legally obliged to provide the information free of charge, an Account Information Fee will be payable when you request the following:

\$20

- (a) An annual audit certificate on the Account
- (b) A copy of a voucher or other document in relation to a Transaction
- (c) Personal Information, traces, document copies and/or other information pertaining to the Account

Where further investigation is required an additional hourly rate of \$20 per hour or part thereof will apply. An estimate of such additional charges will be provided prior to the work being undertaken.

Overseas Replacement Card Fee

An Overseas Replacement Card Fee will be charged when a replacement Card is provided to you or an Additional Cardholder overseas (including in emergencies).

\$30

Foreign Exchange Fee

A Foreign Exchange Fee will be charged in Australian dollars for any Purchases or Cash Advances made or processed in a foreign currency or where the merchant, or the merchant's financial institution, is located overseas (both Multi-Currency Transactions and Single Currency Transactions).

3.40% of the
Transaction amount,
with minimum of
\$3.40

Disputed Transaction Fee

A Disputed Transaction Fee will be charged where a Transaction you dispute is resolved in the favour of the merchant.

\$23

All fees listed are CUA fees and current as at date of issue, unless stated otherwise. Credit Union Australia Limited accepts no responsibility for fees imposed by third parties or changes to third party fees.

For more information:

Call **1300 367 672**

Visit **cua.com.au**

Drop into your local branch

cua
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