

FEES & CHARGES

National Seniors Australia Credit Card

These fees are applicable to the National Seniors Australia Credit Card

Card Replacement Fee Payable when you request a replacement card.	\$12.50
Overseas Card Replacement Fee When you require an emergency replacement National Seniors Australia Credit Card or cash request when overseas.	US\$175.00* per card/per cash provision
Administration Fee Applies if a replacement request is withdrawn.	US\$50*
International Conversion Fee Payable when you use your Visa card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity outside Australia	3% of transaction value in \$AUD
Late Payment Fee Payable when you do not pay the minimum repayment by the payment due date shown on your credit card statement.	\$25.00
Card Recovery Fee Payable when we cancel or recover a card from you.	\$5.00
Cash Advance fee Payable when you make a cash advance at any overseas ATM.	\$5.00
Out of Date Card Details Payable if you have set up a recurring debit with another organisation and have not advised them of a change to your card number.	\$25.00
Visa Voucher Payable for investigating a disputed transaction which is subsequently found to be valid.	\$22.00