

SBS Visa Credit Card Fees and Charges

17 January 2024

Fees and Charges in this table are subject to change.

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|--|--------------------------------|
| Annual fee | \$0.00 |
| Additional card fee | \$0.00 |
| Purchase interest rate The interest rate on purchases you make if they are not paid in full by the payment due date. | 19.65% p.a. |
| Cash advance rate The interest rate on all cash advances in New Zealand or overseas. | 22.65% p.a. |
| Late payment fee Charged when your payment is not received by the payment due date. | \$10.00 |
| Overseas currency conversion fee Charged on any transaction that is processed in an overseas currency. | 2% of transaction value |
| Cash advance fee – Domestic ATM Charged for all cash advances from ATMs in New Zealand (the ATM owner may charge a fee in addition to this). | \$1.00 |
| Cash advance fee – Overseas ATM Charged for all cash advances from ATMs overseas (the ATM owner may charge a fee in addition to this). | \$2.00 |
| Cash advance fee – Domestic over the counter Charged for all cash advances made over the counter at a bank or financial institution in New Zealand. | \$5.00 |
| Cash advance fee – Overseas over the counter Charged for all cash advances made over the counter at a bank or financial institution overseas. | \$7.50 |
| Paper statement fee A fee applies for sending your monthly statement by post. Opt in to receive online statements through SBS Bank Internet Banking at no extra charge. | \$1.00 per statement |
| Copy of statement fee Charged when you request a copy of any previous statement be sent to you via the post (previous statements can be viewed in SBS Bank Internet Banking free of charge). | \$1.00 |
| Replacement card fee Charged when you request the replacement of any card that has been lost or damaged. | \$5.00 |
| Disputed transaction fee Charged on any disputed transaction when after investigation it is established that you are responsible for the transaction. | \$10.00 |
| Payment at NZ Post Charged per transaction for every payment made over the counter at NZ Post branches only. | \$1.50 |
| Courier service fee Charged when urgent card delivery is required. | Variable |