

SBS Visa Credit Card Fees and Charges

4 May 2026

Fees and Charges in this table are subject to change

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.	\$2.85
Courier service fee Charged when urgent card delivery is required.	Variable