

FEES AND CHARGES

PART 2 – SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT
TPAV BANKVIC QANTAS VISA CREDIT CARD



BankVic

This Fees and Charges brochure is required to be given by us to members when issuing a financial product to them. It contains details that might reasonably be expected to have a material influence on the decision of a customer as to whether to acquire product.

This fees and charges table details those transactions for which a fee or charge is payable when using the TPAV BankVic Qantas Visa credit card by you.

This also forms part of the Visa Credit Card Terms and Conditions of Use.

This Fees and Charges brochure is current as at 24 October 2016.

TPAV BANKVIC QANTAS VISA CREDIT CARD

ACCOUNT FEES

Annual fee	Nil
Late payment - debited on or after the day when an amount that is due for payment is not paid on or before its due date.	\$9.00
Card issued in normal course of business	Nil
Disputed transactions voucher retrieval - fee not charged if transaction found to be merchant error	\$25.00 per transaction

BANKVIC QANTAS REWARDS PROGRAM

BankVic Qantas Rewards program	Nil
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TRANSACTIONAL

Visa international transaction currency conversion fee	2.00% of the AUD transaction amount ¹
Visa Cash Advance includes: over the counter (domestic & international)	\$1.80 per transaction
Westpac, St George, Bank SA or Bank of Melbourne ATM withdrawal ²	\$1.80 per transaction

LOST/STOLEN CARDS

Replacement in Australia	\$10.00
Emergency replacement overseas	\$0
Emergency cash overseas	\$0

AVOIDING CREDIT CARD FEES

To avoid fees ensure that BankVic has received your total payment by the due date as outlined below.

Your first statement will be from the date you open your credit card account until the end of the statement period. The payment due date is as follows:

- TPAV BankVic Qantas Visa credit card due date 10th of each month

Your minimum monthly repayment is calculated at 2.5% of your closing balance, or \$20, whichever is greater. You must also pay any past due or over limit amounts incurred.

You can avoid a late payment fee by making the required payment shown on your statement by the due date every month. BankVic must have received your payment by the due date. Where the due date falls on a non-banking business day (Saturday, Sunday or public holiday) your payment must be received on the preceding business day to ensure no late payment fees or interest charges³ will apply. Where payments are made by cash or cheque over the counter by the due date, no fees or interest charges³ will apply.

Interest is calculated daily and debited to the account monthly. Interest will be charged to the account after close of business at the end of the statement cycle (15th of the month), statements will then be generated.

No interest is charged on a purchase if you pay the closing balance on the statement by the due date and if you paid the closing balance on the previous statement by its due date.

Bill payments (quoting your credit card number) and retail purchase transactions are subject to interest free periods.

1. Included in the Australian dollar transaction amount shown in your Statement of Account.

2. Other ATM owners will charge you for using their ATMs, this fee will vary from ATM to ATM and it will be withdrawn from your BankVic account at the time you withdraw your cash.

3. Provided you pay the full amount owing.

Product Issuer:

Police Financial Services Limited ABN 33 087 651 661 AFSL 240293 Australian Credit Licence 240293 - trading as BankVic
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