

Fee Schedule

CARD FEES

| Description | Amount (GST exc.) |
|---------------------------|-------------------------------|
| Monthly management fee | As notified to you in writing |
| Additional card fee | \$8.00 per card |
| Replacement card fee | \$8.00 per card |
| Express card delivery fee | \$10.00 per envelope |

PAYMENT FEES

| Description | Amount (GST exc.) |
|--|---|
| Credit card processing fee | MasterCard and Visa – 1.3% American Express – 2.1% |
| BPAY processing fee | \$0.90 per transaction |
| Cheque processing fee | \$9.50 per cheque |
| Late payment fee | \$60.00 administration fee plus a late payment fee of 5.82% of the overdue amount |
| Account suspension fee | \$60.00 + 1% of account balance per suspension |
| Over limit fee | \$60.00 plus 4.1% of over limit amount |
| Dishonoured payment fee | \$40.00 per instance |
| Debt collection referral fee | \$50.00 per instance |
| Reconciliation processing fee | \$25.00 per hour (minimum charge) |
| Transaction fee (at Coles Express only) | 2% on all purchases at Coles Express |
| Transaction fee (at all sites excluding Coles Express) | \$0.50 on all purchases |

GENERAL FEES

| Description | Amount (GST exc.) |
|-------------------------------|----------------------------|
| Email statement fee | \$0.00 per statement |
| Paper statement fee | \$5.95 per statement |
| Quarterly Activity Report fee | \$12.73 per card per annum |
| Annual Activity Report fee | \$15.00 per card per annum |
| Statement retrieval fee | \$10.00 per statement |
| Voucher retrieval fee | \$10.00 per voucher |

Effective: 27 November 2020

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