

# Product Fees and Charges

## Lombard 180 card

| FEE / CHARGE   | AMOUNT     |
|--|------------|
| <b>Annual Fee</b><br>Charged on the account open date and annually on the anniversary of the account open date.  | \$99       |
| <b>Payment Handling Fee</b><br>Charged each time a payment is made to the card account that is not by direct debit.  | \$2.50     |
| <b>Payment Dishonour Fee</b><br>Charged for each payment dishonour (including cheque payment dishonour).   | \$15       |
| <b>Late Payment Fee</b><br>Charged when an amount owing is not paid by the due date.   | \$35       |
| <b>Paper Statement Fee</b><br>Charged each time we send you a statement by mail unless you have elected to receive your statements electronically. (Increasing to \$2.50 on 20 January 2018)   | \$1        |
| <b>Card Replacement Fee</b><br>Charged when you request a replacement card.  | \$20       |
| <b>Urgent Card Replacement Fee</b><br>Determined by your location, charged when you request us to arrange an urgent replacement of your card.  | \$50-\$200 |
| <b>International Transaction Fee</b><br>Based on the value in Australian dollars of the transaction, charged each time an amount is debited to your account in respect of a transaction conducted in a currency other than Australian dollars. | 3%         |
| <b>Information Fee</b><br>Charged each time you request information about your Lombard Visa Card Account, including statements we resend in addition to the monthly statement of account.  | \$8        |
| <b>Cash Advance Usage Charge</b><br>The higher of \$3 or 3% of the total Cash Advance amount, charged each time you use the card account to obtain a Cash Advance.   |            |

Fees and charges are current as at 1 December 2017 and are subject to change.