

Product Fees and Charges

Lombard 55 Dick Smith card

FEE / CHARGE	AMOUNT
Application Fee Charged for all new contracts at the time we open your account	\$60
Annual Fee Charged annually on the anniversary of the account open date.	\$60
Account Service Fee Charged at the end of the month when a balance exists during a Statement Period.	\$2.90
Payment Handling Fee Charged each time a payment is made to the card account that is not by direct debit.	\$2.50
Payment Dishonour Fee Charged for each payment dishonour (including cheque payment dishonour).	\$15
Late Payment Fee Charged when an amount owing is not paid by the due date.	\$35
Paper Statement Fee 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
Card Replacement Fee Charged when you request a replacement card.	\$20
Urgent Card Replacement Fee Determined by your location, charged when you request us to arrange an urgent replacement of your card.	\$50-\$200
International Transaction Fee 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%
Information Fee 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
Cash Advance Usage Charge 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.