

# Product Fees and Charges

## Lombard 55 card

FEE / CHARGE	AMOUNT
<b>Annual Fee</b> Charged on the account open date and annually on the anniversary of the account open date.	\$99
<b>Payment Handling Fee</b> Charged each time a payment is made to the card account that is not by direct debit.	\$2.50
<b>Payment Dishonour Fee</b> Charged for any payment you make or authorise that is dishonoured.	\$10
<b>Cheque Payment Dishonour Fee</b> Charged each time a cheque you pay to the card account is dishonoured by the financial institution on which it is drawn.	\$15
<b>Late Payment Fee</b> Charged when an amount owing is not paid by the due date.	\$35
<b>Paper Statement Fee</b> Charged each time we send you a statement by mail unless you have elected to receive your statements electronically.	\$1
<b>Statement Request Fee</b> Charged for each statement you request in addition to your monthly statement of account.	\$8
<b>Card Replacement Fee</b> Charged when you request a replacement card.	\$20
<b>Urgent Card Replacement Fee</b> Determined by your location, charged when you request us to arrange an urgent replacement of your card.	\$50-\$200
<b>International Transaction Fee</b> 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>Disputed Item Charge</b> Charged each time you dispute which is not resolved in your favour.	\$10
<b>Reinstatement Charge</b> Charged when we comply with your request to reinstate your Lombard Card account following its suspension or cancellation.	\$25
<b>Information Fee</b> Charged each time you request information about your account (excluding ATM balance enquiries) and we provide the information to you in writing.	\$10
<b>Trace Fee</b> Charged if you have not notified us of your change of address, each time we need to locate you when you have failed to make the minimum monthly payment on your account, or any other amount payable under the Credit Contract, by its due date.	\$30
<b>Mercantile Agent Administration Fee</b> Charged each time we engage a mercantile agent to act for us in connection with the Lombard Card Contract when expenses incurred are not enforcement expenses.	\$35
<b>Cash Advance Usage Charge</b> 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 February 2014 and are subject to change.