

Personal VISA

A VISA Credit card with up to 55 days interest free or zero days interest free. Also available as a debit card, where positive funds are accessed via VISA card without going into credit. Accepted at more than 24 million establishments worldwide with cash available from more than 1 million ATMs within Australia and abroad displaying the VISA logo.

Note: Only available to individuals (i.e. not for business, corporations, trusts, etc)

Purpose	An unsecured line of credit available for personal use with access available via VISA card.
VISA variable interest rate	Credit Balance - Tiered according to account balance Debit Balance - One interest rate applies to whole balance
Application fee	\$30 per account (55 day interest free only)
Annual fee	\$30 per account* (55 day interest free only) *Waived if annual retail purchases reach or exceed \$12,000 (excluding the value of any Bpay® transaction and the value of any purchases where a credit, reversal, refund or reimbursement occurs in respect of the purchase)
Minimum limit	\$500
Maximum limit	\$50,000 These limits are to be used as a general guideline, other limits will be considered (dependant on lending criteria)
Statements issued	Monthly
Interest calculation (Purchases)	No Days Interest Free – Interest is calculated on the closing daily balance from the time of purchases and charged to the account monthly. Up to 55 Days Interest Free - Purchases will be interest free if the outstanding balance (as per statement) is paid in full on or before the due date. Otherwise interest accrues as per No Days Interest Free account.
Interest calculation (Cash Advances)	For both products, interest accrues on cash withdrawals drawn from the credit limit from the day of the withdrawal.
Repayments	For accounts with an approved credit limit, monthly repayments of 3% of outstanding debit balance or \$5.00, whichever is greater, are due 25 days after the statement date. Debit card account: Outstanding debit balance is due immediately. Note: Where a statement date falls on a Sunday or a Public Holiday the statement will be produced on the preceding banking day.
Access methods	<ul style="list-style-type: none"> • Full range of branch transactions • Full range of card transactions via VISA card • Direct Debits and Credits (including Periodical Payment & Auto Payment Plan) • Home Banking Services • Optional cheque book.

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Personal VISA (continued)

Transaction fees	Up to \$20.00 worth of the following transactions are FREE every month:					
	FREE <ul style="list-style-type: none"> Cash deposits Internal standing orders Auto Payment Plan Adelaide Bank/Bendigo Bank ATM balance enquiries Direct debits for Adelaide Bank/Bendigo Bank insurance payments Visa purchases in Australian dollars. 	50c each <ul style="list-style-type: none"> Online Banking transfers Express Line (phone banking) transfers BPAY® payments to non Adelaide Bank/Bendigo Bank accounts AnyPay payments Direct Debit Cheque deposits (excluding cheques deposited at Bank@Post™). 	\$1.00 each <ul style="list-style-type: none"> EFTPOS transactions. 	\$1.50 each <ul style="list-style-type: none"> Adelaide Bank/Bendigo Bank ATM withdrawals and transfers Non-Adelaide Bank/Bendigo Bank ATM withdrawals, and enquiries, in a city where no ATM owned by us is located EFTPOS transactions. 	\$2.00 each <ul style="list-style-type: none"> Bank@Post withdrawals Cash advance. 	\$2.50 each <ul style="list-style-type: none"> Over the counter withdrawals and transfers.
Other transaction fees	<ul style="list-style-type: none"> Foreign currency transaction fee: 2% of the converted Australian dollar amount Adelaide Metro Foreign ATM fees: \$2.00 per balance enquiry or withdrawal Personal Cheques drawn on your account: \$1.00 each Overseas Cash Advance/ATM withdrawals: \$4.00 each 					