

Visa Credit Card



AdelaideBank
it's personal

We've been delivering prosperity and home-ownership to generations of Australians for over 150 years.

Our product offering is simple, reliable, and good value. Our service is exceptional, award-winning, and personal.

To learn more about the products and service Adelaide Bank offers, speak with your broker or visit adelaidebank.com.au

Our Visa credit card has the option of up to 55 days interest free or zero days interest free. Accepted at more than 30 million establishments worldwide with cash available from more than 1 million ATMs within Australia and abroad displaying the Visa logo.

Key Benefits	
Interest options	A choice between up to 55 days interest free and zero days interest free options
Access methods	<ul style="list-style-type: none">• Full range of card transactions via Visa card• Direct debit and credits• Home banking services• Optional cheque book
Statements	Monthly

Product specifics	
Application fee	<ul style="list-style-type: none">• Up to 55 days interest free – \$30 per account
Annual fee	<ul style="list-style-type: none">• Up to 55 days interest free – \$30 per account charged in arrears <p>*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)</p>
Loan amounts	<ul style="list-style-type: none">• Minimum \$500• Maximum \$20,000 <p>These limits are to be used as a general guideline and other limits will be considered dependent on strength of residential application.</p>
Interest calculation (purchases)	<ul style="list-style-type: none">• Up to 55 days interest free – purchases will be interest free if the outstanding closing balance of your statement is paid in full on or before the due date• Zero days interest free – interest is calculated on the closing daily balance from the time of purchases and charged to the account monthly
Interest calculation (cash advances)	Interest accrues on all transactions (i.e. cash advances, AnyPay transactions, etc.) that are not retail purchases or BPAY transactions from the day of the transaction
Repayments	Monthly repayments of 3% of the outstanding debit balance, or \$5.00 (whichever is greater) are due 25 days after the statement date

Other fees

Transaction fees

Tiered rebates apply to fees, based on the minimum deposit balance maintained in your account during the month.

Minimum monthly deposit balance	Rebate
\$0 to \$1,000	\$5
\$1,000 to \$4,999	\$6
\$5,000 to \$19,999	\$10
\$20,000 to \$49,999	\$12
\$50,000 and over	\$20

*If you have a balance owing on your credit card you will receive a \$5 fee rebate
Monthly chargeable transaction fees are detailed in the following table:

\$0.50 for each	Express Line transfers, Online Banking transfers, Third party direct debits & BPAY payments
\$0.70 for each	Cheque deposit (per item)
\$1 for each	EFTPOS transaction
\$1.50 for each	Bendigo Bank ATM withdrawals & Bendigo Bank ATM transfers
\$2.00 for each	Branch Visa cash advances
\$2.20 for each	Bank@Post withdrawals ¹
\$2.50 for each	Branch withdrawals and transfers

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Other transaction fees

- Foreign currency transaction fee – 2% of the converted Australian dollar value
- Overseas cash advance / ATM withdrawal – \$4.00 per transaction
- Foreign Currency cheque conversion fee – \$10 per cheque
- Interbank Credit Transfer fee – \$5 per payment

Other fees

- Arrears Administration fee – \$35 per overdue payment
- Demand letter fee – \$5 per letter
- Bank Cheque fee – \$10 per cheque
- Cheque Dishonour fee – \$40 per request
- Cheque Search fee – \$60 per hour (minimum charge \$15)
- Special Clearance of Cheque fee – \$15 per cheque
- Deposit Book fee – \$5 per book
- Stop payment of bank cheque fee – \$20 per cheque
- Stop payment of personal cheque fee – \$10 per cheque
- Inward Cheque Dishonour fee – \$12 per cheque
- Duplicate Statement fee – \$5 per statement
- Interim Statement fee – \$5 per statement
- Disputed Visa purchase request – \$10
- Voucher Search fee – \$10 per voucher
- Overseas Card Replacement fee – \$20 replaced within 5 days, \$50 if replaced within 48 hours
- Direct Debit Dishonour fee – \$40