

# 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](http://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"><li>• Full range of card transactions via Visa card</li><li>• Direct debit and credits</li><li>• Home banking services</li><li>• Optional cheque book</li></ul>
Statements	Monthly

Product specifics	
Application fee	<ul style="list-style-type: none"><li>• Up to 55 days interest free – \$30 per account</li></ul>
Annual fee	<ul style="list-style-type: none"><li>• Up to 55 days interest free – \$30 per account charged in arrears</li></ul> <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"><li>• Minimum \$500</li><li>• Maximum \$20,000</li></ul> <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"><li>• 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</li><li>• Zero days interest free – interest is calculated on the closing daily balance from the time of purchases and charged to the account monthly</li></ul>
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

#### Free:

- **Cash deposits**
- **Internal automatic transfers**
- **BPAY®<sup>1</sup>**
- **Bendigo Bank ATM<sup>2</sup> balance enquiries**
- **Bendigo Bank ATM<sup>2</sup> withdrawals**
- **Bendigo Bank ATM transfers**
- **Online banking transfers**
- **Express Line (phone banking) transfers**
- **Anypay payments**
- **Direct debits**

**Transact on your account with up to \$20 worth of the following transactions (usually \$2.00 each) for free every statement period:**

- **Cheque deposits**
- **Bank@Post withdrawals<sup>3</sup>**

<sup>1</sup>® Registered to BPAY Pty Ltd ABN 69 079 137 518

<sup>2</sup>Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network

<sup>3</sup>Bank@PostTM and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved

### Other transaction fees (that are not included in rebate above)

- **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**

[adelaidebank.com.au](http://adelaidebank.com.au)

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178. Australian Credit Licence 237879 GPO Box 1048, Adelaide SA 5001 [adelaidebank.com.au](http://adelaidebank.com.au) Information correct as at 1 November 2019 and is subject to change. Adelaide Bank lending criteria, terms, conditions, fees and charges apply. Full details of terms & conditions available on application. (A1388749-1388748) (11/19)