



Effective date 24 April 2017

# FEES & CHARGES

## Amigo Visa Credit Card

### These fees are applicable to the Amigo Visa Credit Card

<b>Card Replacement Fee</b> Payable when you request a replacement card.	\$12.50
<b>Overseas Card Replacement Fee</b> When you require an emergency replacement Amigo Visa Credit Card or cash request when overseas.	US\$175.00* per card/per cash provision
<b>Administration Fee</b> Applies if a replacement request is withdrawn.	US\$50*
<b>International Conversion Fee</b> Payable when you use your Visa card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity outside Australia	3% of transaction value in \$AUD
<b>Late Payment Fee</b> Payable when you do not pay the minimum repayment by the payment due date shown on your credit card statement.	\$25.00
<b>Card Recovery Fee</b> Payable when we cancel or recover a card from you.	\$5.00
<b>Cash Advance fee</b> Payable when you make a cash advance at any overseas ATM.	\$5.00
<b>Out of Date Card Details</b> Payable if you have set up a recurring debit with another organisation and have not advised them of a change to your card number.	\$25.00
<b>Visa Voucher</b> Payable for investigating a disputed transaction which is subsequently found to be valid.	\$22.00

The Amigo Visa Credit Card is issued by Community First Credit Union Ltd ABN 80 087 649 938 AFSL and Australian credit licence 231204. Community First is the credit provider and issuer of the credit card. \*The fee is converted to Australian dollars using the exchange rate valid on the day the emergency card is produced.