

BOQ Credit Card Features, Fees and Charges

	Low Rate Visa	Blue Visa or Mastercard ²	Blue No Annual Fee Visa ² or Mastercard ²	Gold Visa ² or Mastercard ²	Platinum Visa
Annual Fee	\$55	\$60	\$ nil	\$120	\$129
Annual Fee for Additional Cards	\$15	\$15	\$ nil	\$15	\$ nil
Interest free days on retail purchases	Up to 55	Up to 44	No	Up to 55	Up to 55
Q Rewards [®] Program	No	Yes	No	Yes	Yes
Personalised Rewards Program	No	No	No	No	Yes
Concierge Service	No	No	No	No	Yes
Purchase Protection Insurance	No	Yes	Yes	Yes	Yes
Extended Warranty Insurance	No	Yes	Yes	Yes	Yes
International Travel Insurance	No	No	No	Yes	Yes
Domestic Travel Insurance	No	No	No	Yes	Yes
Rental Vehicle Excess Insurance in Australia	No	No	No	Yes	Yes
ATM Fee Charging ¹	Yes	Yes	Yes	Yes	Yes

¹Fee will be advised at time of transaction by acquiring Bank ATM. ²Blue Mastercard, Blue No Annual Fee Visa or Mastercard, and Gold Visa or Mastercard are no longer available for sale.

How the annual fees are charged

We will charge the annual fee to your account on first use of your account, including when you activate your card, and then on each anniversary of the date your account was approved. You will be charged an annual fee for each additional card on your account, with the exception of Platinum Visa cards and existing Blue No Annual Fee Visa and Mastercards, where no annual fee will be charged for additional cardholders on your account.

BOQ Credit Card - Fees and Charges

Cash Advance Fee – Domestic

- \$3.50 per Cash Advance under \$100
- 3.5% of the Cash Advance amount for any Cash Advance equal to or over \$100 debited to your Account on the Transaction Date.

Cash Advance Fee – International

- 1.5% of the Cash Advance amount for any Cash Advance made outside Australia
- Minimum fee amount of \$4.00 – maximum amount of \$30.00 debited to your Account on the Transaction Date.
- Please note that this is in addition to any International Transaction Fee that may be payable.

Daily Cash Limits

You can withdraw up to AUD\$1,000 cash per day from your BOQ credit card. International cash withdrawals will be subject to the International Transaction Fee outlined below. Cash Advance Fees are charged at the time you make a cash advance from your account, through an International or Domestic ATM. All you need is your ATM PIN to access your account. If you do not know your PIN, please call us on 1300 55 72 72 to arrange a replacement to be sent to you.

International Transaction Fee (also referred to as Foreign Currency Exchange Fee) – Visa and Mastercard 3.4% of transaction amount

We charge you an International Transaction Fee of 3.4%, debited to your Account on the Transaction Date, of which a service and assessment fee of up to 1.1% is payable by us to Visa or Mastercard (as applicable), for any Retail Purchase or Cash Advance transaction in:

- Foreign currency once converted to Australian dollars; and/or
- Australian dollars (or any other currency), when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain ATMs and merchants). The process of conversion and the exchange rates applied will be determined by the relevant ATM, merchant or dynamic currency conversion service provider as the case may be. We do not determine whether a Card transaction will be converted into local currency by the merchant or ATM and you may have to check with the relevant merchant or ATM provider.

Note: It may not always be clear that the merchant or its financial institution/payment processor is located outside Australia.

On your statement, each overseas transaction will be shown as one transaction broken down as follows:

1. Foreign currency amount,
2. Australian dollar value and
3. International Transaction Fee.

Fees and Charges for specific fees and charges and for applicable products.

Dishonour Fee \$10

We will charge you \$10 each time a cheque payment to your account is dishonoured. The fee will be debited to your account at the time of dishonour. Interest will also be charged on any outstanding amounts.

Please monitor your accounts and ensure that there are sufficient funds prior to a scheduled automatic payment or the drawing of a cheque.

Late Payment Fee: You will be charged a \$30 fee each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount and payment due date are detailed on your statement of account.

Note: This means that you will be charged the fee once for each statement period (typically monthly)

You can avoid accidentally incurring a Late Payment Fee by setting up a direct debit. The Direct Debit (Easi-Pay) form is available online via our homepage boq.com.au ; it provides you with the option to setup an automatic payment on your Payment Due Date for either your Minimum Payment Due, or the full amount of the Closing Balance.

ATM Fees

When you use your BOQ credit card at an ATM other than a BOQ ATM, you may be charged a fee by the operator of the relevant ATM network. Any such fee will be disclosed to you before you proceed with the transaction, and you will have the opportunity to cancel the transaction without incurring a fee if you do not wish to proceed.

Overlimit Fee (For Accounts approved prior to 1 July 2012) \$40

We will charge you a fee of \$40 per statement period when your credit limit is exceeded, debited to your account on the date your credit limit is exceeded and on each statement date in subsequent statement periods if your account remains overlimit. Overlimit fee applies to accounts activated prior to 1 July 2012.

You can avoid Overlimit Fees by monitoring your account balance and keeping track of your spending. If you would like to know your current balance, please call us on 1300 55 72 72 or access our homepage at boq.com.au. Please remember that it is up to you to keep your balance below its limit each month.

Paper Statement Fee

\$2 each month we issue you with a paper statement, debited to your Account in the following Statement Period. This may be waived in limited circumstances.

For further information on fees or services, or more information about any of the services mentioned in this brochure, please contact us on: 1300 55 72 72 or visit boq.com.au