

Credit Card Accounts

Fees and charges.

Effective: 1 July 2024

You've got questions? We've got time to talk.



Ask at any branch



13 33 30

8.00am to 8.00pm

Monday to Friday (AEST)



stgeorge.com.au

Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting

infrastructure.gov.au/national-relay-service

Visit **stgeorge.com.au/accessibility** for further information on our accessible products and services for people with disability.

| Cards for sale | | Card Fee (per year) | Additional card(s) at no extra cost |
|----------------------|------|--|--|
| Vertigo | Visa | \$55.00 | 1 |
| Amplify Platinum | Visa | \$124.00 | 1 |
| Amplify Signature | Visa | \$295.00 | 1 |
| No Annual Fee | Visa | \$0.00 | 3 |
| Amplify Business | Visa | \$89.00 | 3 |
| Busines Vantage | Visa | \$55.00 per card (up to 99 cards) | N/A |

| Rewards Program | Applicable Cards | Annual Rewards Program Fee |
|--------------------|----------------------|----------------------------------|
| Amplify Rewards | Amplify Platinum | \$0.00 |
| | Amplify Signature | |
| Amplify Qantas | Amplify Platinum | \$75.00 |
| | Amplify Signature | |

| Cards no longer for sale | Card Fee (per year) |
|--|--------------------------------|
| Amplify Visa | \$79.00 |
| No Annual Fee Mastercard® | \$0.00 |
| Essential Visa/Mastercard | \$39.00 |
| Vertigo Mastercard | \$55.00 |
| Vertigo Platinum Visa | \$99.00 |
| Starts Low Stays Low Visa/ Mastercard | \$55.00 |
| Gold Low Rate Visa/ Mastercard | \$79.00 |
| Gold Advantage Visa/ Mastercard | \$79.00 |
| Platinum Visa/Mastercard | \$89.00 |
| Platinum Advantage Visa | \$79.00 |

Missed Payment Fee

Fee applied for
each missed
payment

Personal credit card
accounts: \$15.00.
Amplify Business and
BusinessVantage:
From 22 November 2021
\$0.00.

Card Replacement Fees

Card
Replacement
Fee (inside
or outside of
Australia)

\$0.00
(courier costs may apply)

Other Copy Fees

Copy of a sales
voucher

\$10.50

Copy of a
deposit or
withdrawal form

\$15.00

Fees stated are current as at the date of this brochure, but may change from time to time. We will notify you of changes as required under the Credit Card Terms and Conditions for personal credit card accounts, or the Conditions of Use for business credit card accounts. All fees are debited to your credit card account under the Credit Card Terms and Conditions/Conditions of Use for the account. The fees are payable as part of the minimum payment required under those Credit Card Terms and Conditions/Conditions of Use. A Credit Card Offer and Credit Card Terms and Conditions/Conditions of Use will be provided at the time of approval. Please refer to these documents for full information on the fees and charges applicable to your credit card account.

Foreign Transactions

We charge a 3% Foreign Transaction Fee as a percentage of the Australian dollar value of any Foreign Transaction (includes transactions in a foreign currency, or in any currency with a merchant or processing entity located outside Australia).

Cash Advance Fee

3% of the value of the transaction will apply to cash advances made on your card account.

Overlimit Fee

Payable if a transaction is made for an amount exceeding the available credit at the date the transaction is debited to your credit card account.

Personal credit card accounts: \$15.00 once per statement period if your credit card account was opened before 4 June 2012. No overlimit fee will be charged for personal credit card accounts opened on or after 4 June 2012.

Amplify Business and BusinessVantage: From 22 November 2021 \$0.00 once per statement period.

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