

Purple Visa Credit Card Rates and Fees



<p>Purchase interest rate</p> <p>The interest rate on purchases you make if they are not paid in full by the payment due date.</p>	22.90% p.a.
<p>Cash advance interest rate</p> <p>The interest rate on all cash advances in New Zealand or overseas.</p>	25.90% p.a.
<p>Establishment fee</p> <p>Charged when you open your account, which you'll see on your first statement.</p>	\$55.00 (one off)
<p>Annual fee</p> <p>Charged on your account anniversary, one year after your account is opened and annually thereafter.</p>	\$55.00
<p>Additional card fee</p>	\$0.00
<p>Late payment fee</p> <p>Charged when your payment is not received by the payment due date.</p>	\$15.00
<p>Overseas currency conversion fee</p> <p>Charged on any transaction that is processed in an overseas currency.</p>	2.00% of transaction
<p>Cash advance fee – Domestic ATM</p> <p>Charged for all cash advances from ATMs in New Zealand (the ATM owner may charge a fee in addition to this).</p>	\$1.00
<p>Cash advance fee – Overseas ATM</p> <p>Charged for all cash advances from ATMs overseas (the ATM owner may charge a fee in addition to this).</p>	\$2.00
<p>Cash advance fee – Domestic over the counter</p> <p>Charged for all cash advances made over the counter at a bank or financial institution in New Zealand.</p>	\$5.00
<p>Cash advance fee – Overseas over the counter</p> <p>Charged for all cash advances made over the counter at a bank or financial institution overseas.</p>	\$7.50
<p>Paper statement fee</p> <p>A fee applies for sending your monthly statement by post. Opt in to receive online statements through Warehouse Money Connect to avoid this fee.</p>	\$1.00 per statement
<p>Copy of statement fee</p> <p>Charged when you request a copy of any previous statement be sent to you via the post (previous statements can be viewed on Warehouse Money Connect free of charge).</p>	\$5.00
<p>Replacement card fee</p> <p>Charged when you request the replacement of any card that has been lost or damaged</p>	\$5.00
<p>Disputed transaction fee</p> <p>Charged on any disputed transaction when after investigation it is established that you are responsible for the transaction.</p>	\$10.00
<p>Payment at NZ Post</p> <p>Charged per transaction for every payment made over the counter at NZ Post branches only. This fee won't display on your statement</p>	\$1.50