Purple Visa Credit Card Rates and Fees

Purchase interest rate The interest rate on purchases you make if they are not paid in full by the payment due date.	**24.90%** p.a.
Cash advance interest rate The interest rate on all cash advances in New Zealand or overseas.	**27.90%** p.a.
Establishment fee Charged when you open your account, which you'll see on your first statement.	**$55.00 (one off)**
Annual fee Charged on your account anniversary, one year after your account is opened and annually thereafter.	**$55**
Additional card fee	**$0**
Late payment fee Charged when your payment is not received by the payment due date.	**$15**
Overseas currency conversion fee Charged on any transaction that is processed in an overseas currency.	**2.00%** of transaction
Cash advance fee – Domestic ATM Charged for all cash advances from ATMs in New Zealand (the ATM owner may charge a fee in addition to this).	**$1**
Cash advance fee – Overseas ATM Charged for all cash advances from ATMs overseas (the ATM owner may charge a fee in addition to this).	**$2**
Cash advance fee – Domestic over the counter Charged for all cash advances made over the counter at a bank or financial institution in New Zealand.	**$5**
Cash advance fee – Overseas over the counter Charged for all cash advances made over the counter at a bank or financial institution overseas.	**$7.50**
Paper statement fee A fee applies for sending your monthly statement by post. Opt in to receive online statements through eMoney to avoid this fee.	**$1 per statement**
Copy of statement fee Charged when you request a copy of any previous statement be sent to you via the post (previous statements can be viewed on eMoney free of charge).	**$5**
Replacement card fee Charged when you request the replacement of any card that has been lost or damaged	**$5**
Disputed transaction fee Charged on any disputed transaction when after investigation it is established that you are responsible for the transaction.	**$10**
Payment at NZ Post Charged per transaction for every payment made over the counter at NZ Post branches only. This fee won't display on your statement	**$1.50**