

## Card Account Rates and Fees

Card Accounts Rates and Fees in this table apply from the Effective Date (as defined in your terms and conditions)

<b>Purchase interest rate</b> The interest rate that applies to all unpaid Charges (as per the term defined in your terms and conditions) on your Rewards MasterCard Account and Red Card Account, and on your Low Interest MasterCard Account after the first 12 months.	<b>19.95%</b> p.a.
<b>Low interest MasterCard rate</b> The interest rate that applies to all unpaid Charges (as per the term defined in your terms and conditions) on your Low Interest MasterCard Account for the first 12 months (starting on the Effective Date as defined in your terms and conditions). After the first 12 months, the Purchase interest rate will apply.	<b>12.99%</b> p.a.
<b>Annual fee</b>	<b>\$0.00</b>
<b>Late payment fee</b> Charged when your payment is not received by the payment due date.	<b>\$15.00</b>
<b>Copy of statement fee</b> Charged when you request a copy of any previous statement be sent to you via the post.	<b>\$5.00</b>
<b>Disputed transaction fee</b> Charged on any disputed transaction when after investigation it is established that you are responsible for the transaction.	<b>\$10.00</b>
<b>Payment at NZ Post</b> Charged per transaction for every payment made over the counter at NZ Post branches only.	<b>\$1.50</b>