

# Credit Card Accounts

Fees and charges.

Effective: 20 July 2023

## Important update to your Credit Card Fees & Charges booklet

The purpose of this notice is to advise you that from 16 February 2024, the way we describe the cash advance fee on the Business Vantage credit card is changing:

**From:** 3% of each cash advance where your account has a negative (debit) balance after the transaction has been posted to it.

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

The updated description will apply to all cash advances and will replace the current description on page 6 of this booklet.

## 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](http://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](http://infrastructure.gov.au/national-relay-service)**

Visit **[stgeorge.com.au/accessibility](http://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	

<b>Cards no longer for sale</b>	<b>Card Fee (per year)</b>
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

For each cash advance amount including all transfers (including, without limitation, transfers by Internet Banking or Phone Banking), from your credit card account.

For cash advances against credit funds, provided your credit card account has a zero or credit balance immediately after our debiting the cash advance to the account, the minimum fee will apply.

Personal credit card accounts, Amplify Business and BusinessVantage: 3% of each cash advance amount will apply where your account has a negative (debit) balance after the transaction has been posted to it. This will appear on your credit card statement directly below the relevant cash advance.

## 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.





*St.George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.*

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