

Fee Schedule

Paint Place T-Card



Please note that these fees and charges may be varied by notice to you in writing.

Standard card fees

Management fee	Card fee	Total fee
\$0.00	\$0.00	\$0.00

A billing administration fee of 1.3% applies to all Visa and Mastercard payments and 2.1% to all American Express payments. This is waived if you choose to pay by direct debit, cheque, direct credit or BPAY. Payments other than direct debit or direct credit may incur an additional administration fee of \$1.10. There is no entitlement to a refund or pro rata payment of any fees if an account is closed.

Late payment fees

Administration fee (late payments)	Nil
Late fee	6.25% of the overdue amount (or any part thereof) per month

Ancillary fees

In addition to the fees and charges that you must pay to us under the other provisions of the terms and conditions, you agree to pay us the fees and charges below along with such other fees and charges as we determine and notify to you and we may charge to your account those amounts:

Card issue fee (per card)	\$0.00
Dishonoured payment fee (per occasion)	\$40.00
Debt collection referral fee	\$50.00
Joining fee	\$0.00

Non-standard statement or voucher reissue fee	\$20.00 each
Overlimit fee (each month)	\$0.00
Paper statement fee (per statement)	\$4.95
Replacement card fee (per card)	\$8.00
Reconciliation processing fee (per hour)	\$25.00
Express Postage card delivery fee (per card)	\$10.00
Standard statement or voucher reissue fee	\$10.00 each

Please note all fees listed on this schedule exclude GST.

The joining fee is payable upon making an Application unless waived by us.

Card issue fees are payable for each card issued at the time of issue and, in the case of special delivery instructions, an additional administration and delivery fee of up to \$10.00.

Statement or voucher reissue fees are payable in respect of the provision of standard or non-standard copies of documents relating to the account (including previous statements and sales vouchers).

Replacement card fees are payable per replacement card required to be issued.

Reconciliation processing fees are payable per hour for the time that it takes us to reconcile your accounts.

Dishonoured payment fees are payable each time there is a dishonoured payment.

Debt collection referral fees are payable in the event of us referring your account to a mercantile or debt collection agent or solicitor for the collection of overdue amounts for the costs incurred by us in making the referral.

Paper statement fee is charged on a monthly basis should you request to receive your statements via post. You may request at anytime to receive your statement electronically to avoid this fee.

In addition, you will be liable for any amounts which we are liable to pay to the mercantile or debt collection agent and solicitor in connection with your account and these amounts will be charged to your account.

We may charge to your account, in addition to any other amount payable under these terms and conditions, the amount of any government duties, taxes (including goods and services tax) and charges now or in the future charged or payable in relation to or in connection with:

- Your account;
- Any amount payable under these terms and conditions;
- Any transaction entered into in relation to a card or using a card; or
- The supply of any thing (including any goods or services) under these terms and conditions or in connection with your account, whether or not you are principally liable for the duties, taxes or charges.

We reserve the right to vary all fees and charges at any time by notice to you in writing.

