

Products and services are provided by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616.

FEES

Annual percentage rate

The *annual percentage rate* which will apply to the unpaid daily balance on your card account is 20.50%, subject to any interest free period and any Special Promotions, if applicable.

Interest free period

There is an interest free period on *your card account* of up to 55 days on *purchases* and other debits other than *cash advances* and *balance transfers*.

Minimum payment due

You must pay the minimum payment due shown on each *monthly credit card statement* on or before the due date, giving due consideration to processing times for each payment method. However, if that day is not a *business day*, it is due on the next *business day*. The minimum amount owing is calculated as the greater of \$20 or 2% of the closing balance (rounded to the nearest 2 decimal points). If the *closing balance* is less than \$20, then the minimum payment due is equal to the *closing balance*. In addition, you must pay any amount in excess of the *credit limit* and any amount shown on the *monthly credit card statement* as overdue. These amounts are due and payable immediately.

Credit fees and charges	Platinum	Signature
Annual Card Fee deducted from your card account after you activate your card account and then on each anniversary after that date (unless otherwise advertised).	\$150	\$400
Additional Cardholder Fee deducted from your card account after the additional cardholder activates their credit card and then on each anniversary after that date (unless otherwise advertised).	\$0.00	\$0.00
Late Payment Fee deducted from your card account on the last day of the statement period if you have not paid your minimum payment by the due date.	\$0.00	\$0.00
Payment Dishonour Fee payable per dishonour and deducted from your card account at the time of dishonour.	\$15.00	\$15.00
Card Replacement Fee payable and deducted from your card account on issuance of a replacement card.	\$0.00	\$0.00
Overseas Card Replacement Fee payable and deducted from your card account on issuance of a replacement card.	\$0.00	\$0.00
Emergency Overseas Card Replacement Fee payable and deducted from your card account on issuance of a replacement card.	\$0.00	\$0.00
Disputed Item Fee payable per disputed transaction not resolved in your favour.	\$35.00	\$35.00
Voucher Retrieval Fee payable for each voucher retrieval you request BOQ Specialist to obtain from a relevant merchant.	\$10.00	\$10.00
Over Limit Fee a one-off fee that is deducted (debited) from your card account at the end of the day for each time your unpaid daily balance exceeds your credit limit.	\$0.00	\$0.00
Foreign Currency Conversion Fee payable when you make a transaction on your card account in a currency other than Australian dollars, or you make a transaction on your card account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside Australia. 1.0% of the total amount of each such transaction is payable to Visa as a currency conversion charge and the remaining 2.2% of the total amount of each such transaction is an administration fee payable to BOQ Specialist.	3.2% of the total value amount of each such transaction	3.2% of the total value amount of each such transaction
Duplicate and Interim Statement Fee per request (payable and deducted from your card account on request of a statement or copy of a statement in addition to the monthly credit card statement we give you in accordance with the Conditions of Use).	\$10.00	\$10.00
ATM Transactions (per activity) for ATMs, you will be charged a fee by the ATM owner for use of their ATM. The amount of the fee may be different for each ATM owner or type of transaction and will be charged to your card account at the same time you make your transaction.	\$0.00	\$0.00
Foreign ATM Withdrawal Fee payable for each transaction at an ATM outside of Australia. This will be charged to your card account at the same time you make your transaction.	\$0.00	\$0.00
Priority Pass Guest Visit Fee The primary cardholder is entitled to four complimentary visits to Priority Pass lounges and may bring one guest per visit free of charge. Any additional guests will be charged directly to you by Priority Pass™ at their ordinary price, currently US\$27 per person per visit.	n/a	USD\$27.00
Over-the-Counter Fee for each payment made at an Australia Post outlet by cash, cheque or EFTPOS.	\$0.00	\$0.00

Under the *Credit Contract*, any of the information which is stated above may be changed without *your* consent, excluding increases in *credit limit*. You will be notified of the change in accordance with the Conditions of Use brochure.

This does not contain all the terms under which your credit card is issued. It should be read in conjunction with the Conditions of Use, which contains all of the information we are required to give you by law. Please read this Credit Card Schedule and the Conditions of Use carefully and retain them for future reference. The meaning of the words in italics is explained in section A of the Conditions of Use. Issued by BOQ Specialist - a division of Bank of Queensland Limited AFSL and Australian Credit Licence 244616 correct as at 1 May 2016.