

# Mutual Visa Credit Card

## Fees and Charges

Effective from  
1 June 2026

| Fees & Charges   | Description   | Amount  |
|--|---|---|
| <b>These credit fees and charges will be payable over the term of your credit card</b>   |   |   |
| <b>Annual Fee</b>  | Payable to us annually in arrears on the 28th day of the anniversary month of when your Credit Card was approved. | \$49.00   |
| <b>These credit fees and charges may become payable over the term of your credit card and are payable when the relevant event occurs, the expense is incurred, or the service is provided.</b> |   |   |
| <b>ATM Owner Fee</b>   | Payable by you to the ATM owner for ATM withdrawals and balance inquiries.  | At Cost   |
| <b>Default Fee</b>   | Payable to us when we send you a notice of default under the contract.  | \$50.00   |
| <b>Dishonour Fee</b>   | Payable to us when a payment to or from your account is dishonoured.  | \$9.00  |
| <b>Document Fee</b>  | Payable to us if you request copies of documents or ask us to verify a transaction performed on your account.     | \$60.00 per hour (minimum \$10)                       |
| <b>Foreign Currency Conversion Fee</b>   | Payable to us when a transaction in a foreign currency is made on your account.                                   | 3% of the transaction value                           |
| <b>Overdrawn Fee</b>   | Payable to us when your account becomes overdrawn without prior agreement.  | \$9.00  |
| <b>Late Payment Fee</b>  | Payable to us if you do not make a required payment by the due date in any month.                                 | \$10.00   |
| <b>Replacement Card Fee</b>  | Payable to us on processing of a replacement card request.  | \$10 within Australia or \$100 if overseas (per card) |

Fees and charges shown are general information only. The fees and charges that apply to your credit card are set out in your loan offer.