

# AUSWIDE BANK'S GUIDE TO RATES AND FEES

## LOW RATE VISA CREDIT CARD

Current as at 1st December 2025  
Account type: S41 Low Rate Visa • AB760

### Low Rate Visa ~

#### INTEREST RATES \* ^

Balance Transfer Rate <i>(Rate reverts to Purchase rate. No interest free days apply to retail purchases while you have a balance transfer.)</i>	0% p.a. for 12 months
Purchase Annual Percentage Rate	9.74% p.a.
Cash Advance Annual Percentage Rate	9.74% p.a.

Fee Type	Fee Description
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#### FEES AND CHARGES

Annual Fee	Debited to your account on the day your credit card facility is activated and annually on anniversary of the account opened date	\$50 p.a. (waived if you are under 25 years)
ATM Direct Charge Fee	May be payable to the ATM owner when using your card to withdraw or check your balance at a non-Auswide Bank ATM network ATM	Direct Charge Fee is levied by the ATM owner
Cash Advance / Transfer Fee A fee for making a cash advance, cash transfer or cash equivalent debit from your card account	Australian ATM	\$3.50 per advance
	Auswide Bank Branch	
	External Payment or Transfer arranged through us or via Auswide Bank Internet/Mobile Banking	
	Bank@Post Withdrawal	
Foreign ATM Withdrawal Fee	Overseas ATM	\$5 per advance plus 3.00% Currency Conversion Fee
Currency Conversion Fee	When a transaction is performed other than in Australian dollars	3.00% of the transaction amount
Emergency Card / Emergency Cash Disbursement Fee	Payable when you request a Visa Credit Emergency Card or emergency cash	Unascertainable – as quoted by the Visa Global Customer Assistance Service
Late Payment Fee	Payable where there is an amount overdue for payment past its due date	\$20 per late or missed payment
Direct Debit and External Payment Dishonour Fee	When you have arranged a payment to an external financial institution/organisation but there are insufficient funds in your account (includes payments you have arranged electronically)	\$15 per dishonour
RTGS Outward Payment Fee	When you ask us to transfer funds to another Australian financial institution on the same day (RTGS)	\$20 each

~ Low Rate Visa credit card issued by Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962 is the credit issuer. Credit criteria, terms and conditions apply.

\* Current as at 1<sup>st</sup> December 2025.

^ All interest rates are variable and subject to change.