

Credit Fees

Credit Card Fees

- Cash withdrawal fee: 2% of Cash Withdrawal or €5 (whichever is greater)
- Late Payment Fee: €10 (unless your Minimum Repayment is less than €10, in which case the late payment fee will equal the amount of the Minimum Repayment). A late payment fee applies each time you miss a Minimum Repayment.
- Replacement Cards: Charged per customer plan type and number of replacement cards, refer to "Cards" fees applicable to your plan type [here](#).
- Fees for Foreign Exchange Transactions are the same as those applicable to your plan type: 0% weekdays, 1% of transaction value at weekends. Fair usage fees may apply according to your plan type [here](#).
- Government Stamp Duty of €30 is charged annually per Credit Card account.

Pay Later Fees

- Pay Later Instalment Plan Fee: 1.65% of Purchase Amount

Lending criteria, terms and conditions apply. Fees are subject to change. Please refer to your credit agreement for further details.