

Product Fees and Charges

Skye Mastercard® Correct as at: June 2018 and subject to change.

FEES AND CHARGES	AMOUNT
Annual Fee Charged at the time the first debit is charged to your Skye Account and annually on the anniversary of that day	\$99.00
Payment Handling Fee Charged each time a payment is made via BPAY	\$0.95
Paper Statement Fee Per statement, charged for each paper statement we provide you	\$2.50
International Transaction Fee Based on the value of the Transaction in Australian dollars, charged each time an amount is debited to your Skye Account in respect of a Card Transaction conducted in a currency other than Australian dollars	0.00%
Cash Advance Fee The higher of \$3.00 or 3.00% of the total Cash Advance amount, charged each time you use the Skye Mastercard to obtain a Cash Advance	\$3.00 or 3.00%
Additional Cardholder Fee Per annum for each Additional Cardholder, charged at the time each Additional Cardholder is added to your Skye Account and annually on the anniversary of that day while the Additional Card remains issued	\$10.00
Motion Code Fee Charged each time we issue you or an Additional Cardholder with a new or replacement Skye Mastercard with MOTION CODE™ technology	\$20.00
Late Payment Fee Charged when an amount owing is not paid by the due date	\$35.00
Payment Dishonour Charge Charged when a payment is dishonoured	\$15.00
Card Replacement Charge Charged when you ask us to replace your Skye MasterCard	\$20.00
Urgent Card Replacement Charge Charged when you ask us to arrange an urgent replacement of a Skye Mastercard, with the amount determined by where and how we send the replacement card	up to \$200.00
SkyePlan Fee Charged when you enter into a SkyePlan. It will be a percentage of the value of the relevant Transaction, which will depend on the length of the available Interest Free Period selected. This percentage is notified to you before you enter into the SkyePlan	
Balance Transfer Fee Charged when the relevant Balance Transfer Transaction is debited to your Skye Account. It will be a percentage of the debit balance transferred under a Balance Transfer Transaction. This percentage is notified to you before you complete the Balance Transfer Transaction	

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