

Purchase interest rate The interest rate on purchases you make if they are not paid in full by the payment due date.	19.95% p.a.
Cash advance interest rate The interest rate on all cash advances in New Zealand or overseas.	22.95% p.a.
Annual fee	\$0.00
Additional card fee	\$0.00
Late payment fee Charged when your payment is not received by the payment due date.	\$15.00
Overseas currency conversion fee Charged on any transaction that is processed in an overseas currency.	2.00% of transaction
Cash advance fee – Domestic ATM Charged for all cash advances from ATMs in New Zealand (the ATM owner may charge a fee in addition to this).	\$1.00
Cash advance fee – Overseas ATM Charged for all cash advances from ATMs overseas (the ATM owner may charge a fee in addition to this).	\$2.00
Cash advance fee – Domestic over the counter Charged for all cash advances made over the counter at a bank or financial institution in New Zealand.	\$5.00
Cash advance fee – Overseas over the counter Charged for all cash advances made over the counter at a bank or financial institution overseas.	\$7.50
Copy of statement fee Charged when you request a copy of any previous statement be sent to you via the post (previous statements can be viewed on Warehouse Money Connect free of charge).	\$5.00
Replacement card fee Charged when you request the replacement of any card that has been lost or damaged.	\$5.00
Disputed transaction fee Charged on any disputed transaction when after investigation it is established that you are responsible for the transaction.	\$10.00
Payment at NZ Post Charged per transaction for every payment made over the counter at NZ Post branches only.	\$1.50