

<b>Purchase interest rate</b> The interest rate on purchases you make if they are not paid in full by the payment due date.	<b>19.95% p.a.</b>
<b>Cash advance interest rate</b> The interest rate on all cash advances in New Zealand or overseas.	<b>22.95% p.a.</b>
<b>Establishment fee</b> Charged when you open your account, which you'll see on your first statement.	<b>\$55.00 (one off)</b>
<b>Annual fee</b> Charged on your account anniversary, one year after your account is opened and annually thereafter.	<b>\$0.00</b>
<b>Additional card fee</b>	<b>\$0.00</b>
<b>Late payment fee</b> Charged when your payment is not received by the payment due date.	<b>\$15.00</b>
<b>Overseas currency conversion fee</b> Charged on any transaction that is processed in an overseas currency.	<b>2.00%</b> of transaction
<b>Cash advance fee – Domestic ATM</b> Charged for all cash advances from ATMs in New Zealand (the ATM owner may charge a fee in addition to this).	<b>\$1.00</b>
<b>Cash advance fee – Overseas ATM</b> Charged for all cash advances from ATMs overseas (the ATM owner may charge a fee in addition to this).	<b>\$2.00</b>
<b>Cash advance fee – Domestic over the counter</b> Charged for all cash advances made over the counter at a bank or financial institution in New Zealand.	<b>\$5.00</b>
<b>Cash advance fee – Overseas over the counter</b> Charged for all cash advances made over the counter at a bank or financial institution overseas.	<b>\$7.50</b>
<b>Paper statement fee</b> A fee applies for sending your monthly statement by post. Opt in to receive online statements through Warehouse Money Connect to avoid this fee.	<b>\$1.00 per statement</b>
<b>Copy of statement fee</b> 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).	<b>\$5.00</b>
<b>Replacement card fee</b> Charged when you request the replacement of any card that has been lost or damaged	<b>\$5.00</b>
<b>Disputed transaction fee</b> Charged on any disputed transaction when after investigation it is established that you are responsible for the transaction.	<b>\$10.00</b>