



VISA PREPAID Card Product Disclosure Statement

Baptist Financial Services Australia Ltd
ABN 56 002 861 789 AFSL 311 062
A delegated body of Australian Baptist Ministries
Indue Limited ABN 97 087 822 464 AFSL 320 204

This Product Disclosure Statement has two (2) separate parts:

Part 1 – this document; and

Part 2 – Product Disclosure Statement – Fees and Charges Effective from 1 February 2019

PART TWO OF TWO DOCUMENTS: FEES AND CHARGES

BFS VISA PREPAID CARD FEES and CHARGES.

All fees and charges are payable at the time of the transaction unless otherwise stated.

The following standard fees and charges apply. You agree to pay all fees and charges that are set out in this PDS. Indue will deduct these fees and charges from your Card by debiting (deducting) the amount of the fee or charge in accordance with this document unless otherwise stated.

If you consider that you have been incorrectly charged a fee or charge, you may dispute this by contacting either Indue or BFS in accordance with section 26 of the PDS Part 1. Any incorrectly charged fee or charge will be reversed.

SERVICE / TRANSACTION FEES

1. MONTHLY CARD FEE:

\$NIL per month or part thereof

Charged to the Card on the last day of each month.

This fee includes:

- 4 ATM withdrawals or balance enquiry transactions;
- 10 successful EFTPOS, Online or Telephone transactions

2. ATM WITHDRAWAL OR BALANCE ENQUIRY (DOMESTIC):

NOTE: Balance enquiries may be made at no cost via the BFS Cardholder website.

2.1 ATM Owner's Fee:

If you conduct a withdrawal or balance enquiry at an ATM you may be charged an ATM Owner's Fee, which is displayed on screen at time of withdrawal or balance enquiry transaction (not an BFS/Indue fee), PLUS

2.2 ATM Card Issuer's Fee:

First 4 withdrawals and/or balance enquiries per month are incorporated in the Monthly Card Fee.

Withdrawal or balance enquiry transactions at an ATM where you have already conducted 4 ATM withdrawal or balance transactions for that month. This fee will be deducted from your Card at the same time you successfully withdraw cash or complete a balance enquiry at an ATM.

\$0.40 per transaction

3. ATM DECLINE FEE:

\$Nil

4. ATM WITHDRAWAL (INTERNATIONAL):

Withdrawal from an overseas ATM

\$0.40 per transaction

5. ATM DECLINE FEE (INTERNATIONAL)

\$Nil

6. TRANSACTIONS (INCLUDING EFTPOS, ONLINE AND TELEPHONE TRANSACTIONS)

First 10 successful transactions per month are incorporated in the Monthly Card Fee.

Transactions in excess of the first 10 per month, deducted from your Card at the same time you successfully use your Card at an EFTPOS device, online or by telephone.

\$0.45 per transaction

7. TRANSACTION DECLINE FEE:

\$Nil

8. CARD REPLACEMENT FEE

(refer to Part 1 of the PDS, section 21):

\$10.00 per Card

9. CURRENCY CONVERSION FEE:

Payable and deducted from your Card at the same time you make a transaction using your Card in a currency other than Australian dollars, or you make a transaction using your Card in any currency (including AUD) that is processed by a card scheme, financial institution or billed by the merchant outside of Australia. **3.5% of the total amount of each relevant transaction.** This fee includes an amount payable by us to Visa. The fee is a percentage of the converted AUD amount shown on your transaction history.

10. DORMANCY FEE:

\$Nil

11. LOAD FEE:

\$Nil

12. REACTIVATION FEE:

If your card is suspended for any reason and is subsequently reactivated. This fee is payable direct to BFS at the time of reactivation. The fee cannot be charged to the card.

\$5.00 per reactivation

Indue Limited
PO Box 523
TOOWONG QLD 4066
Phone: 1300 671 819

Baptist Financial Services Australia
Ministry and Learning Centre
Level 4, 5 Saunders Close
Macquarie Park NSW 2113
Phone: 1300 650 542
Email: clients@bfs.org.au
www.bfs.org.au