



VISA PREPAID PayCard 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 – BFS Visa Prepaid PayCard Effective from 1 February 2019

PART TWO OF TWO DOCUMENTS: FEES AND CHARGES

BFS VISA PREPAID PayCard 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. The Employer agrees to pay all fees and charges that are set out in this PDS. Indue will deduct these fees and charges from the Card by debiting (deducting) the amount of the fee or charge in accordance with this document unless otherwise stated.

If either the Cardholder or the Employer considers that a fee or charge has been incorrectly charged, the Cardholder or Employer may dispute this by contacting either Indue or BFS in accordance with section 27 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 balance enquiry transactions;
- 10 successful EFTPOS, Online, Telephone or Refund transactions

2. TRANSACTIONS (INCLUDING EFTPOS, ONLINE AND TELEPHONE TRANSACTIONS):

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

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 the Cardholder successfully uses the Card at an EFTPOS device, online or by telephone.

\$0.45 per transaction

3. ATM BALANCE ENQUIRY

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

3.1 ATM Owner's Fee

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

3.2 ATM Card Issuer's Fee:

First 4 successful enquiries per month are incorporated in the Monthly Card Fee.

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

0.40 per transaction

4. ACCOUNT CLOSURE FEE:

\$NIL

5. CANCELLATION FEE:

\$NIL

6. CARD REPLACEMENT FEE

(refer to Part 1 of the PDS, sections 22 and 24)

\$10.00 per card

7. 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.

8. DORMANCY FEE:

\$Nil

9. EXPIRY FEE:

\$Nil

10. LOAD FEE:

\$Nil

11. PIN RESET FEE:

\$Nil

12. REACTIVATION FEE:

If the 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

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