

**ANZ COMMERCIAL CARD  
(ANZ BUSINESS ONE)  
FEES AND CHARGES**

25.09.2023



# ANZ BUSINESS ONE

Some words and phrases in this document have special meanings. They are defined in the ANZ Commercial Card (ANZ Business One) Terms and Conditions booklet (**Commercial Card Terms**).

Unless your letter of offer specifies a different fee amount or charging frequency, or we otherwise agree a different amount or charging frequency, the following fees and charging frequencies will apply.

## Annual Fee

Type of card	Annual Fee
ANZ Business Low Rate	\$100 p.a.
ANZ Business 55 Interest Free Days	\$150 p.a.
ANZ Business Rewards Options	\$200 p.a.
ANZ Business Black	\$300 p.a.
ANZ Qantas Business Rewards	\$300 p.a.

We may charge an Annual Fee each year for each Commercial Card Account.

The first Annual Fee charge for a Commercial Card Account will be due in the first statement period after a Commercial Card is activated, a Commercial Card (or Commercial Card details) is used or a transaction is made on the account (whichever happens first), and then each year after that on or about the anniversary of the date we first charged it (or, if we have waived your first Annual Fee charge, the date we would have charged it).

## Rewards Fee

Type of card	Rewards Fee
ANZ Business Rewards Options	\$75 p.a.
ANZ Business Black	\$75 p.a.
ANZ Qantas Business Rewards	\$75 p.a.

We may charge a Rewards Fee each year for each Commercial Card Account.

The first Rewards Fee charge for a Commercial Card Account will be due after a Commercial Card is activated, a Commercial Card (or Commercial Card details) is used or a transaction is made on the account (whichever happens first), and then each year after that on or about the anniversary of the date we first charged it (or, if we have waived your first Rewards Fee charge, the date we would have charged it).

### **Rewards Fee for additional Commercial Cards**

If you have more than one Commercial Card for a Commercial Card Account, we may charge a Rewards Fee each year for each additional card.

Rewards Fee charges for additional Commercial Cards will be due on or about the date we charge the Annual Fee (or, if we have waived your Annual Fee charge, the date we would have charged it).

If an additional Commercial Card is added during the year then we may charge a proportion of the annual Rewards Fee for that additional card based on the number of months left until the next annual charge date for the Annual Fee. The pro-rated Rewards Fee will be due after the card is added to the account.

### **Cash Advance Fee**

We may charge a Cash Advance Fee of \$1.50 or 1.5% of the transaction value (whichever is greater) for each Cash Advance made in Australia or overseas.

The transaction value for a Cash Advance made in Australia will include the Cash Advance amount, any ATM operator fee and any other fees or charges charged by the merchant, financial institution or another person involved in accepting or processing the transaction.

The transaction value (in Australian dollars) for a Cash Advance made overseas will include the Cash Advance amount, any ATM operator fee, any Overseas Transaction Fee and any other fees or charges charged by the merchant, financial institution or another person involved in accepting or processing the transaction.

We will not charge a Cash Advance Fee for any Cash Advances made at an ANZ ATM in Australia.

It might not be obvious that a transaction is a Cash Advance, e.g. it can include transactions which do not involve you obtaining cash. See the Commercial Card Terms for more information.

Cash Advance Fees apply even if an account is in credit.

### **Overseas Transaction Fee**

We may charge an Overseas Transaction Fee of 3.0% on the transaction value for each overseas transaction.

The transaction value (in Australian dollars) for an overseas transaction will include the transaction amount plus any ATM operator fee and any other fees or charges charged by another person involved in the transaction.

An overseas transaction is any Transaction, refund or reversal of a Transaction or other credit:

- which is in a currency other than Australian dollars; or
- which is in Australian dollars but the person accepting or processing it is outside Australia (e.g. a purchase from someone overseas, or which is processed overseas); or
- where Visa or another person involved in processing or accepting the Transaction decides it requires conversion to Australian dollars or is an overseas transaction.

It might not be clear to you that a Transaction is an overseas transaction, for example you might not be able to tell that the merchant is outside Australia, or that the Transaction is processed outside Australia.

When we decide whether a Transaction is an overseas transaction we may rely on information about it provided by Visa or the other parties involved in the Transaction.

Where an overseas transaction is refunded or reversed, the related Overseas Transaction Fee might not be.

### **Late Payment Fee**

We may charge a Late Payment Fee of \$35 if the 'minimum amount due' amount shown on a statement of account is not paid in full when due. See your statement for more details on when you must pay this amount.

We may charge a Late Payment Fee for each statement period or part of a statement period that the 'minimum amount due' continues to remain unpaid.

**Overlimit Fee**

We may charge an Overlimit Fee if the Closing Balance shown on a statement exceeds the Account Credit Limit for a Commercial Card Account.

The Overlimit Fee will be 5.0% of the overlimit amount (as defined in the Commercial Card Terms) or \$50 whichever is lower.

**Payment Dishonour Fee**

We may charge a Payment Dishonour Fee of \$12 if a payment to a Commercial Card Account is reversed or dishonoured. See the Commercial Card Terms for more information on what else may happen if a payment made to a Commercial Card Account is reversed or dishonoured.

