

SBS Pink Ribbon Visa Fees and Charges

October 2020

Fees and Charges in this table are subject to change

Establishment fee Charged when you open your account, which you'll see on your first statement.	\$55 (one off)
Annual fee	\$55
Additional card fee	\$0.00
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 rate The interest rate on all cash advances in New Zealand or overseas.	22.95% p.a.
Late payment fee Charged when your payment is not received by the payment due date.	\$10.00
Overseas currency conversion fee Charged on any transaction that is processed in an overseas currency.	2.00% of transaction value
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
Paper statement fee A fee applies for sending your monthly statement by post. Opt in to receive online statements through SBS Bank Internet Banking at no extra charge.	\$1.00 per statement
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 SBS Bank Internet Banking 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. This fee won't display on your statement.	\$1.50
Courier service fee Charged when urgent card delivery is required.	Variable