

# Product Fees and Charges

## Lombard 55 card

FEE / CHARGE	AMOUNT
<b>Annual Fee</b> Charged on the account open date and annually on the anniversary of the account open date.	\$99
<b>Payment Handling Fee</b> Charged each time a payment is made to the card account that is not by direct debit.	\$2.50
<b>Paper Statement Fee</b> Charged each time we send you a statement by mail unless you have elected to receive your statements electronically.	\$2.50
<b>International Transaction Fee</b> Based on the value in Australian dollars of the transaction, charged each time an amount is debited to your account in respect of a transaction conducted in a currency other than Australian dollars.	3%
<b>Cash Advance Usage Charge</b> The higher of \$3 or 3% of the total Cash Advance amount, charged each time you use the card account to obtain a Cash Advance.	
<b>Late Payment Fee</b> Charged when an amount owing is not paid by the due date.	\$35
<b>Payment Dishonour Fee</b> Charged for each payment dishonour (including cheque payment dishonour).	\$15
<b>Card Replacement Fee</b> Charged when you request a replacement card.	\$20
<b>Urgent Card Replacement Fee</b> Determined by your location, charged when you request us to arrange an urgent replacement of your card.	\$50-\$200
<b>Information Fee</b> Charged each time you request information about your Lombard Visa Card Account, including statements we resend in addition to the monthly statement of account.	\$8

Fees and charges are current as at 20 January 2018 and are subject to change.