



Fee Schedule

KTAS Store Account Card Ancillary fees and charges (all excluding GST):

Late Payment Fee	\$25.00 + Administration fee
Administration fee (late payments)	3.75% of the overdue amount (or any part thereof) per month
Dishonoured payment fee (per occasion)	\$40.00
Debt collection referral fee (per card)	\$50.00
Paper statement production fee (per statement)	\$3.95
Standard statement or voucher reissue fee	\$10.00 each
Non-Standard statement or voucher issue fee	\$20.00 each
Reconciliation processing fee (per hour)	\$25.00
Express postage card delivery fee (per card)	\$10.00

A billing administration fee of 1.3% applies to all Visa & Mastercard payments, and 2.1% to all American Express payments. This is waived if you choose to pay by direct debit, cheque, direct credit or BPAY. Payments other than direct debit or direct credit may incur an additional administration fee of \$1.10. There is no entitlement to a refund or pro rata payment of any fees if an account is closed. Please note all fees listed on this schedule exclude GST. Statement or voucher reissue fees are payable in respect of the provision of standard or non-standard copies of documents relating to the account (including previous statements and sales vouchers).

Reconciliation processing fees are payable per hour for the time that it takes us to reconcile your accounts.

Dishonoured payment fees are payable each time there is a dishonoured payment.

Debt collection referral fees are payable in the event of us referring your account to a mercantile or debt collection agent or solicitor for the collection of overdue amounts for the costs incurred by us in making the referral.

A paper statement fee is charged on a monthly basis should you request to receive your statements via post. You may request at any time to receive your statement electronically to avoid this fee.

In addition, you will be liable for any amounts which we are liable to pay to the mercantile or debt collection agent and solicitor in connection with your account and these amounts will be charged to your account.

We may charge to your account, in addition to any other amount payable under these terms and conditions, the amount of any government duties, taxes (including goods and services tax) and charges now or in the future charged or payable in relation to or in connection with:

- Your account;
- Any amount payable under these terms and conditions;
- Any transaction entered into in relation to a card or using a card; or
- The supply of anything (including any goods or services) under these terms and conditions or in connection with your account, whether or not you are principally liable for the duties, taxes or charges.

We reserve the right to vary all fees and charges at any time by notice to you in writing.

