



EFTPOS PREPAID CARD

PRODUCT DISCLOSURE STATEMENT

PART TWO:

FEES AND CHARGES

This document is dated 1 January 2011

EFTPOS PREPAID 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. You agree to pay all fees and charges that are set out in this PDS. Indue will deduct these fees and charges from your Card by debiting (deducting) the amount of the fee or charge in accordance with this document unless otherwise stated.

If you consider that you have been incorrectly charged a fee or charge, you may dispute this by contacting either Indue or BFS in accordance with section 22 of the PDS Part 1. Any incorrectly charged fee or charge will be reversed.

SERVICE / TRANSACTION FEES

COST

MONTHLY CARD FEE:

charged to the Card on the last day of each month. This fee includes:

- 4 ATM withdrawals or balance enquiry transactions; and
- 10 successful EFTPOS transactions.

\$5.00 per month or part thereof

ATM WITHDRAWAL :

WESTPAC & ST GEORGE BRANDED ATM'S:

ATM withdrawal and balance enquiry:

First 4 withdrawals and/or balance enquiries per month are incorporated in the Monthly Card Fee.

- Withdrawal or balance enquiries transactions at a Westpac or St George branded ATM where you have already conducted 4 ATM withdrawal or balance transactions for that month. This fee will be deducted from your Card at the same time you successfully withdraw cash or complete a balance enquiry at a Westpac or St George branded ATM.

\$1.60 per transaction

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

ATM DECLINE FEE:

Insufficient funds: deducted from your Card at the same time you attempt to withdraw cash from a Westpac or St George branded ATM, but that transaction is declined due to insufficient funds.

\$0.40 per transaction

SERVICE / TRANSACTION FEES

COST

We recommend that you always use a St George or Westpac branded ATM which is usually a cheaper option.

All Other ATM's (other than Westpac & St George branded ATMs)
ATM Owner's Fee: as displayed on screen at time of withdrawal or balance enquiry transaction (not an BFS/Indue fee), PLUS

ATM CARD ISSUER'S FEE:

First 4 withdrawals and/or balance enquiries per month are incorporated in the Monthly Card Fee.

- Withdrawal or balance enquiry transactions at a non-branded Westpac or St George branded ATM where you have already conducted 4 ATM withdrawal or balance transactions for that month. This fee will be deducted from your Card at the same time you successfully withdraw cash or complete a balance enquiry at a non-branded Westpac or St George branded ATM.

\$0.40 per transaction

ATM DECLINE FEE:

ATM Owner's Fee (as displayed on screen) PLUS fee deducted from your Card at the same time you attempt to withdraw cash from a non-branded Westpac or St George ATM, but that transaction is declined due to insufficient funds.

\$0.40 per transaction

EFTPOS TRANSACTIONS

First 10 successful transactions per month are incorporated in the Monthly Card Fee.

SERVICE / TRANSACTION FEES

COST

- Transactions in excess of the first 10 per month, deducted from your Card at the same time you successfully use your Card at an EFTPOS device.

\$0.40 per transaction

DECLINE FEE:

deducted from your Card at the same time you attempt to use your Card at an EFTPOS device, but that transaction is declined due to insufficient funds.

\$0.20 per transaction

ACCOUNT CLOSURE FEE:

\$Nil

CANCELLATION FEE:

\$Nil

CARD REPLACEMENT FEE

(refer to Part 1 of the PDS, sections 18 and 20):

\$10.00 per Card

DORMANCY FEE:

payable on the last day of each month (or part thereof) after your Card has expired or been cancelled and Value remains on your Card.

\$5.00 per month

EXPIRY FEE:

\$Nil

LOAD FEE:

\$Nil

PIN RESET FEE:

per PIN change

\$Nil

REACTIVATION FEE:

If your Card is suspended for any reason and is subsequently reactivated. This fee is payable direct to BFS at the time of reactivation. The fee will not be charged to the Card.

\$5.00 per reactivation



BFS

EFTPOS PREPAID CARD

Product Disclosure Statement

PART TWO: FEES AND CHARGES

This Product Disclosure Statement has two (2) separate parts:

- Part 1 – Product Disclosure Statement – EFTPOS Prepaid Card; and
- Part 2 – this document.

Effective from 1 January 2011