

thewarehouse // LOW INTEREST MASTERCARD TRANSACTION AND SERVICE FEES

The fees, interest rates and charges are current as at 12 March 2009 and are subject to change without notice.
The fees, interest rates and charges below will apply each time any of the services or facilities below are used.

SIX MONTHLY ACCOUNT FEE	\$32.50
INTEREST RATE ON PURCHASES	12.9% p.a.
INTEREST RATE ON CASH ADVANCES	21.99% p.a. (no interest free days)
INTEREST FREE DAYS ON PURCHASES	up to 55
LATE PAYMENT FEE	\$25
OVER LIMIT FEE	\$20 per month if limit exceeded
CASH ADVANCES	
- AT ALL NZ BANKS ATMS	\$2
- AT ALL NZ BANK BRANCHES	\$2
- AT OVERSEAS ATMS OR AT OVERSEAS BRANCHES*	NZ\$7
FOREIGN CURRENCY FEE WHEN USING YOUR MASTERCARD	1%
ADDITIONAL CARD	\$10 (per year)
JOINTCARD	\$10 (per year)
REPLACEMENT CARD (LOST, STOLEN OR DAMAGED)	\$10 (per year)
COPY OF STATEMENT	\$5
COURIER WITHIN NEW ZEALAND AND OVERSEAS	Courier costs where applicable
COPY OF SALES VOUCHER	\$10
SMARTGUARD CARD REPAYMENT INSURANCE PREMIUM	78 cents for every \$100 outstanding

*Some overseas banks may charge an extra fee for a cash advance. Some Global Alliance ATM's may not charge this fee.

The Warehouse Low Interest MasterCard is issued by The Warehouse Financial Services Limited in affiliation with Westpac New Zealand Limited. The Warehouse Financial Services Limited's current credit lending criteria apply to all applications and transfers.

12/03/09

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