



**ADVICE OF AMENDMENTS AND INTRODUCTION OF NEW PERSONAL SAVINGS ACCOUNT FEES**

**Effective Date – 25 June 2015**

<b>Fee Type</b>	<b>Existing Charge</b>	<b>New Charge</b>
Replacement of Redicard or VISA Debit Card	\$10	\$15
Emergency replacement of lost, stolen or damaged VISA debit card while overseas:		
<ul style="list-style-type: none"> <li>• Emergency replacement of cash or card only</li> </ul>	New	\$300
<ul style="list-style-type: none"> <li>• Emergency replacement of cash and card</li> </ul>	New	\$600
<ul style="list-style-type: none"> <li>• Declined request for either cash or card</li> </ul>	New	\$70
VISA or EFT Chargeback	New	\$20
Foreign Currency Conversion Fee	New	3%
Overseas VISA debit card ATM withdrawal	New	\$5