

American Express Fees & Charges

Effective 11 August 2011

Overseas Bank Draft	\$8.00
Overseas Telegraphic Transfer (in foreign currency)	\$16.50
Overseas Telegraphic Transfer (in AUD\$)	\$27.50
Travellers' Cheques (AUD\$)*	0.55% of the value or min \$6.60
Travellers' Cheques (foreign currency)*	No fee
AUD\$ Overseas Bank Draft	\$11.00
Stop Payment on a Bank Draft	\$25.00
Foreign Currency Deposits (cheque)	No Fee
Foreign Currency Deposits (cash)	No Fee
Foreign Currency (cash)	No Fee
Dishonour of Foreign Currency Cheques [^]	AUD \$30.00
Discrepancy in a Buyback Transaction [°]	AUD \$30.00
GlobalTravel Card	
Initial Purchase/First load	\$15.00
Reload	Up to 1% of reload amount or AUD\$10 incl. GST, whichever is lower
ATM Withdrawal	USD 2.00, GBP 1.25, Euro 2.20
Cross Currency Conversion	3.0%
Emergency Card Replacement	FREE
Emergency Funds Access	FREE

* There is a minimum order of AUD \$250 or equivalent for cash and travellers cheques. Any orders which are under the minimum value, will incur an additional AUD \$25 service fee.

[^] Includes all cheques returned unpaid by the overseas bank issuer

[°] Includes foreign cheques/travellers cheques received by American Express that are submitted as incorrect currency or incorrect value, stale dated, post dated and non-endorsed.

Changes

We reserve the right to change any of the fees and charges detailed in this brochure, introduce fees, remove fees, waive fees and to vary transaction limits. If we change fees and charges, members will be notified in accordance with the relevant terms and conditions.

If you have any questions in relation to this schedule, please call us on 1300 654 321.