

Account Fact Sheet

VISA DEBIT CARDS

The Visa debit card is another way borrowers can access their available redraw.

WHAT PRODUCTS OFFER VISA DEBIT CARD(S)?

Pepper Money's full range of variable rate home loan products. However for construction loans, this feature is available only once the construction period has ended.

IS THERE A FEE CHARGED FOR A VISA DEBIT CARD(S)?

No charges for issuing new or replacing expired Visa debit cards.

A \$4.50 fee applies for replacing a lost or stolen Visa debit card. Other fees and charges apply to the use of the Visa debit card and these are set out in the customer's loan agreement and the Conditions of Use relating to the Visa debit card.

WHEN ARE STATEMENTS ISSUED?

Loan account split(s) and offset sub-accounts with a Visa debit card attached will have statements produced monthly on the second business day of each month. The standard (half yearly during June and July) statement cycle applies to loan account splits (or offset sub-accounts) without a Visa debit card.

Note: If a Visa debit card is cancelled or removed from a loan account split or offset sub-account, statements will continue to be produced monthly for that loan account split or offset sub-account.

CAN A SEPARATE VISA DEBIT CARD BE REQUESTED FOR EACH LOAN SPLIT?

No. Visa debit card(s) may only be linked to one loan account split per loan facility. If a loan has an offset sub-account, the Visa debit card(s) will be linked to the offset sub-account.

WHAT IS THE DAILY CARD TRANSACTION LIMIT?

Daily card transaction limit is \$5,000 (across all card holders in aggregate).

WHAT IS THE DAILY CASH WITHDRAWAL LIMIT?

Daily cash withdrawal limit per card is \$1,020 (The \$20 is included to cover potential ATM fees).

WHAT ATMS CAN I USE WITHOUT INCURRING FEES?

There are no direct charges for domestic Visa debit card transactions made using Westpac Group ATMs including Bank of Melbourne and Challenger Bank ATMs.

ATM operator fees may apply when using non-Westpac Group ATMs.

HOW MUCH ARE INTERNATIONAL TRANSACTIONS USING THE VISA DEBIT CARD?

\$4.00 is charged for each ATM balance enquiry and/or cash withdrawal transaction made overseas. The ATM operator may charge additional fees for use of the ATM.

A currency conversion fee of 3% of the AUD value of any foreign currency purchase or overseas cash withdrawal transaction applies.

Standard Visa Global cardholder assistance fees apply while travelling overseas.

IS PAYWAVE® AVAILABLE ON THE VISA DEBIT CARD?

Yes - for transactions under \$100 where Visa PayWave® is accepted.

Use of the Visa debit card is subject to the Conditions of Use of the Visa debit card and the customer's loan agreement. Other fees and charges may apply, for example if a customer requests assistance from Visa whilst travelling overseas. Merchants and other institutions through which a customer may use their Visa Debit Card may also charge additional fees or impose additional obligations or restrictions on its use.

For a copy of the full Visa debit card Conditions of Use please contact Pepper Money Customer Service on 1300 650 931.