

**Visa Business Credit Card (VBC)**

Interest Free Period - Customer is also entitled to up to 45 days interest free on purchases.

**VBC Fees and Charges**

Joining Fee	This is a one-off fee of NZD\$65 charged to your account on the day your credit card is generated
Joining Fee (Supplementary Card)	A fee of NZD\$65 will be charged to your account if a supplementary card is attached to your credit card and will be charged on the day the card is generated
Annual Card Fee	NZD\$65 annual fee. Charged to your account on the anniversary of the joining fee date and annually thereafter.
Foreign Exchange Conversation Fee	Please note: The credit card schemes charge a fee when processing credit card transactions made in foreign currencies. The fee is either charged during the process of converting the foreign currency amount into the currency your card was issued in, or is charged separately to BSP and passed on to you by us. <b>Fee NZD\$0.25 + Fx Conversation</b>
Cash Advances/Withdrawals fee	Where cash advances are made from a BSP ATM or overseas, a fee of NZD\$10 will be charged to your credit card account.
Duplicate Statement Fee	A fee of NZD\$15 may be debited from your credit card account, if you or a Supplementary Cardholder orders a copy of a statement that has been issued for your account. This fee is debited from your account on or after the day you order the duplicate statement.
Over Limit Fee	A fee of NZD\$35 may be debited from your credit card account each month where you have exceeded your credit limit during a statement cycle. It is debited from your account in that statement cycle, on or after the day(s) your credit limit is exceeded. The fee may also be charged whenever your account is over limit at the commencement of a statement cycle.
Dishonoured Fee	A NZD\$10 fee may be charged to your credit card account after cheque/s deposited to your credit card account is returned by the paying bank.
Transaction Verification Fee	This fee of NZD\$10 will only be debited to your credit card account if you request to verify any transaction/s that has been charged to your credit card account.
Lost/Stolen/Damaged Card	We will replace your credit card if you lose it, or stolen and even damaged at a fee of NZD\$25 which will be charged to your credit card account on or after you file a report.
Replacement PIN	A fee of NZD\$5 will be charged to your credit card account after you request to reissue your PIN.