

FEES & CHARGES

National Seniors Australia Credit Card

These fees are applicable to the National Seniors Australia Credit Card

NSA Credit Card Annual Fee Payable upon funding initially and is debited from the credit card account each anniversary.	\$50
Card Replacement Fee Payable when you request a replacement card.	\$12.50
Overseas Card Replacement Fee When you require an emergency replacement National Seniors Australia Credit Card or cash request when overseas.	US\$175.00* per card/per cash provision
Administration Fee Applies if a replacement request is withdrawn.	US\$50*
International Transaction Fee Applies for all transactions (including reversals and cash advances) where you use your card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity or financial institution outside Australia.	3% of transaction value in \$AUD
Late Payment Payable when you do not pay the minimum repayment by the payment due date shown on your credit card statement.	\$25.00
Card Recovery Fee Payable when we cancel or recover a card from you.	\$5.00
Overseas Cash Advance Fee Domestic Cash Advance Fee (includes account-to-account transfers and accessing cash such as over the counter, at Point of Sale and via Bank@Post).	\$5.00 \$2.00
Balance Transfer Fee (effective from 1 October 2026) Payable on the day we process the balance transfer under a discounted balance transfer rate or special offer. The fee does not apply where a standard balance transfer is processed at the standard annual percentage rate for balance transfers. Applicable per balance transfer request that is processed.	2% of the balance transfer amount
Bank@Post transactions > Cash withdrawal > Cash deposit > Cheque deposit	\$2.00