

Puma Card

Terms and Conditions of Account



Please note that these fees and charges may be varied by notice to you in writing.

There will be no card transaction fees for any purchases made at PUMA service stations.

The customer acknowledges that they will be charged a \$0.50 transaction fee for all purchases charged to the card at non-Puma Service Stations.

Card fee \$2.50 (ex GST) per month/per card

A credit card processing fee of 1.3% applies to all VISA & Mastercard payments, and 2.1% to all AMEX payments. A credit card processing fee does not apply if you choose to pay by direct debit from your bank account, cheque or BPAY. There is no entitlement to a refund or pro rata payment of any fees if an account is closed.

Late payment fees

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| Administration fee (late payments) | \$15.00 |
| Late Fee | 3.00% of the overdue amount (or any part thereof) per month |

Ancillary fees

In addition to the fees and charges that you must pay to us under the other provisions of these terms and conditions, you agree to pay us the fees and charges below along with such other fees and charges as we determine and notify to you and we may charge to your account those amounts:

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| Dishonoured payment fee (per occasion) | \$40.00 |
| Debt collection referral fee | \$50.00 |
| Replacement card fee (per card) | \$8.00 |
| Express Postage card delivery fee (per card) | \$10.00 |
| Standard statement or voucher reissue fee | \$10.00 each |
| Paper Statement Production Fee | \$3.95 |

Please note all fees listed on this schedule exclude GST.

Replacement card fees are payable per replacement card required to be issued.

Dishonoured payment fees are payable each time there is a dishonoured payment.

Debt collection referral fees are payable in the event of us referring your account to a mercantile or debt collection agent or solicitor for the collection of overdue amounts for the costs incurred by us in making the referral.

In addition, you will be liable for any amounts which we are liable to pay to the mercantile or debt collection agent and solicitor in connection with your account and these amounts will be charged to your account.

We may charge to your account, in addition to any other amount payable under these terms and conditions, the amount of any government duties, taxes (including goods and services tax) and charges now or in the future charged or payable in relation to or in connection with:

- Your account;
- Any amount payable under these terms and conditions;
- Any transaction entered into in relation to a card or using a card; or
- The supply of any thing (including any goods or services) under these terms and conditions or in connection with your account, whether or not you are principally liable for the duties, taxes or charges.

We reserve the right to vary all fees and charges at any time by notice to you in writing.



Effective: 28 June 2016

Telephone: 1300 234 279

Website: www.pumacard.com.au

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