Giftzzy Reloadable Card Fees

	DESCRIPTION	FEE
Initial Card Order (Upfront)	One-time fee charged when you first order or issue the card.	Physical: $20 one-off
	• Postage and handling fee - delivered by courier to one address per order, a surcharge will be incurred to RD and Waiheke.	$7.50 delivery.
	• Credit card convenience fee *	2.50% based on the total value of your order.
Reload Fee	Cost applied each time you add funds to the card.	$1 per reload.
Annual Fee	1st year waived.	$14 upfront annually from the 2nd year onwards.
Card Replacement Fee	Fee for issuing a new card if the original is lost, stolen, or damaged.	Physical: $10 + $7.50 shipping fee.
Dispute Fee (refunded if upheld)	Charge for raising a transaction dispute, refunded if the claim is successful.	$15
International Transaction Charge	Fee applied when making purchases in a foreign currency or outside the home country.	3.5% of NZD amount after conversion
Customer Service Fee	When you call the cardholder customer service number.	$0.50 per call to the automated phone service, plus $1.50 per call if you elect to speak to a Customer Service Representative.
Credit Card Convenience Fee	A charge which covers the merchant fees and other costs that are incurred by one-off credit card payments.	2.6% based on the total value of your order.

*All fee's are in NZD.