

	DESCRIPTION	FEE
Initial Card Order (Upfront)	One-time fee charged when you first order or issue the card. - Postage and handling fee - delivered by courier to one address per order, a surcharge will be incurred to RD and Waiheke. - Credit card convenience fee *	Physical: \$20 one-off \$7.50 delivery. 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.
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.