

Card Contract Variation



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CARD CONTRACT VARIATION CHANGING TO A:

PRIMARY CARD HOLDER DETAILS

Member number _____ Current account type _____

Current card account number _____

Title _____ Surname _____ Given name/s _____

VARIATIONS

What will change?

Under the terms of this offer to vary, the Account Type, Annual Fee and Annual Percentage Rate are varied. The new details for these are set out below:

New Details	
ACCOUNT TYPE	
Annual Fee - Payable when the Card account is opened and in advance on each anniversary of the Card Account Opening	
ANNUAL PERCENTAGE RATE	
Annual Purchase Rate	per annum
Annual Balance Transfer Rate	per annum
Annual Cash Advance Rate	per annum
There rates apply to your new P&N Card Account and to all transactions effected in the statement period in which the Card Contract Variation takes place. This means that the new interest rates may be applied to transactions effected prior to the variation.	

Will I get a new card?

The Card Contract comprising the below will be issued to you:

- P&N Credit Card Schedule
- P&N Credit Card Conditions of Use
- P&N Credit Card Account Access Conditions of Use

How long do I get to take up this offer?

This offer will lapse 30 days from _____ or any other date that the Bank may agree.

To accept this offer, you must sign and return this offer to the Bank before then.

If I accept, when will the contract be varied?

The contract will be varied on the date the Bank gives effect to your existing Credit Card Contract after you sign this document and return it to the Bank. On this date, we will notify you of the variation. If new cards are issued to you, your existing cards will only be valid for 10 days from the date this variation is processed.

DECLARATION

I accept the variation on the terms and conditions above and the Conditions of the Card Contract Variation on the following page.

Date _____

Primary Cardholder Signature

CONDITIONS OF THE CARD CONTRACT VARIATION

1. This contract variation does not change your current credit limit.
2. Minimum limit required is _____ ; if your current limit is less than this you will need to apply for a limit increase prior to completing this variation.
3. If you have paid an annual fee on your current account type; no part of this fee will be refunded.
4. If you wish to remove the current Additional Cardholder(s) from the account, you will need to advise P&N Bank in writing by completing an Unsecured Credit Alteration form and confirm the card(s) have been destroyed.
5. No introductory rate will apply to your new P&N Bank Credit Card account unless we advise you otherwise in your Credit Card Schedule which is provided with the Card Contract Variation.
6. Any balance outstanding at the date of variation (and any other transactions effected by you or any Additional Cardholder(s) in respect of your current account type which have not been processed to your existing account number as at the date of transfer) will be processed against the new account type and applicable terms.
7. If you have not paid in full the closing balance shown on your last statement for your old Card account number, you will pay interest on any balance effected in the statement period in which the variation takes place.
8. It is the Primary or Additional Cardholders responsibility to re-direct any automatic payments to or from the new Card account number (if one is issued).
9. All other terms and conditions of your existing Card Account Contract remain unchanged.

BANK USE ONLY

All Cards

- Member provided with copy of Credit Card Switch Form
- New Credit card schedule issued to member
- New Credit card conditions of use issued to member
- New Credit card account access conditions of use issued to member

Platinum Only (issued in addition to above)

- Platinum Concierge Terms and Conditions provided
- Platinum Insurance PIB provided

Originator Signature

Date _____

VISA CREDIT CARD SCHEDULE

FINANCIAL TABLE

Credit Limit:	\$ unchanged
Annual Percentage Rates:	<p>Currently these rates are:</p> <ul style="list-style-type: none">• Annual Purchase Rate - per annum• Annual Balance Transfer Rate - per annum• Annual Cash Advance Rate - per annum
Interest Free Period:	<p>The Annual Percentage Rates above are variable. More information on the Annual Percentage Rate that applies to you please visit www.pnbank.com.au or call us on 13 25 77.</p> <p>The maximum interest free period is 45 days and applies to Purchases only.</p>
Minimum Repayments:	<p>When you receive your monthly Account statement you must:</p> <ul style="list-style-type: none">• immediately repay amounts (if any) shown on your statement as “Past Due” and “Over Limit”; and• by the payment Due Date, repay the amount shown as the “Minimum Payment” on your monthly statement. This amount will be 3.00% of the Closing Balance of your Account.

VISA CREDIT CARD SCHEDULE (CONTINUED)

FINANCIAL TABLE

Ongoing Fees and Charges:	<p>Annual fee (payable at the end of the month that the Card Account is opened and then annually on each anniversary of that date)</p>	
Possible Fees and Charges:	<p>Statement of account reissue fee (payable on request for a duplicate statement)</p> <ul style="list-style-type: none"> • first page: \$6.00 • every other page: \$1.50 <p>Card replacement (in Australia) fee (payable when we replace a lost, stolen or damaged Card)</p> <ul style="list-style-type: none"> • standard replacement: \$10.00 • urgent replacement: \$18.00 <p>Overseas emergency Card replacement fee (payable when we replace a lost or stolen Card, requested while you are overseas)</p> <ul style="list-style-type: none"> • if request is approved: • if request is declined: <p>Cash advance fee (payable on request to provide a cash advance, domestically or overseas) \$5.00</p> <p>VISA chargeback fee (payable on request for a VISA Chargeback on a Transaction) \$25.00</p> <p>VISA voucher retrieval fee (payable on request for a copy of a VISA card transaction voucher) \$20.00</p> <p>Foreign currency conversion fee (payable to us on all Transactions made in foreign currency) 3% of the value of the Transaction</p> <p>Electronic payment return fee (payable on or about the day an electronic payment into your Account is dishonoured) \$5.00</p> <p>Late payment notification fee (payable when we issue a notice because you are in arrears for 15 and 33 days) \$5.00</p> <p>Notice of Demand fee (payable when we issue a default notice because you are in default under the Contract for 46 days) \$75.00</p> <p>Management administration fee (payable every 30 days while you are in arrears under the Contract for more than 90 days and we choose not to engage an external collection agent) \$50.00</p> <p>Collection agent administration fee (payable when you are in arrears under the Contract for more than 90 and we choose to engage an external collection agent) \$100.00</p>	

Important: The Bank may change any information contained in the Financial Table at any time without your consent.