

# thewarehouse // RED CARD TRANSACTION AND SERVICE FEES

The fees, interest rates and charges are current as at 14 February 2011 and are subject to change without notice.  
The fees, interest rates and charges below will apply each time any of the services or facilities below are used.

ANNUAL ACCOUNT FEE	NONE
INTEREST RATE	22.75% p.a.
INTEREST FREE DAYS ON PURCHASES	up to 55
LATE PAYMENT FEE	\$15
OVER LIMIT FEE	NONE
ADDITIONAL CARD	FREE
REPLACEMENT CARD (LOST, STOLEN OR DAMAGED)	\$10
COPY OF STATEMENT	\$5
COURIER WITHIN NEW ZEALAND AND OVERSEAS	Courier costs where applicable
COPY OF SALES VOUCHER	\$10
SMARTGUARD CARD REPAYMENT INSURANCE PREMIUM	78 cents for every \$100 outstanding

The Warehouse Red Card is issued by The Warehouse Financial Services Limited in affiliation with Westpac New Zealand Limited. The Warehouse Financial Services Limited's current credit lending criteria apply to all applications and transfers.

01/02/11

The Warehouse Financial Services Limited, Private Bag 92501, Wellesley Street, Auckland 1141 0800 887 887