**[ANZ - Know your overseas fees/charges](https://www.anz.com.au/personal/travel-international/guides/credit-card-travel-tips/)**

If you make purchases overseas with your ANZ credit card, you may have to pay an overseas transaction fee. You may also have to pay a cash advance fee and an ATM operator fee if you use an overseas ATM. Other fees may also be applicable.

For full details, please refer to the [**ANZ Personal Banking Account Fees and Charges (PDF**)](https://www.anz.com.au/content/dam/anzcomau/documents/pdf/personal-account-fees-charges.pdf) booklet and [**ANZ Credit Cards Condition of Use (PDF)**](https://www.anz.com.au/content/dam/anzcomau/documents/pdf/anz-creditcards-conditions-of-use.pdf) booklet, available online and in ANZ branches in Australia.

Below are extracts from the above [**ANZ Personal Banking Account Fees and Charges (PDF**)](https://www.anz.com.au/content/dam/anzcomau/documents/pdf/personal-account-fees-charges.pdf) that relate to ANC credit card Purchases in a foreign currency:

**OTHER FEES AND CHARGES APPLYING TO CREDIT CARD AND VISA PAYCARD ACCOUNTS OVERSEAS TRANSACTION FEE**

We generally charge 3% of any overseas transaction using your ANZ Credit Card or Visa PAYCARD.

Overseas Transaction Fees are not charged on ANZ Rewards Travel Adventures Credit Cards.

The amount on which the fee is charged may include fees and other charges related to the overseas transaction. See your letter of offer for details (including how we calculate the fee and when it applies).

17 LATE PAYMENT FEE $20 We charge a Late Payment Fee if you don’t pay the “Minimum Monthly Payment” plus any amount “Payable Immediately” shown on your statement by the “Due Date” shown on that statement. Late Payment Fees are not charged if you hold an ANZ Access Basic Account.

PRIORITY FEE $50
We charge a Priority Fee if you ask us to issue and deliver a card and/or PIN mailer as a priority.

ATM FEES AND OTHER FEES AND CHARGES
While as an ANZ customer we do not charge you ATM fees for balance enquiries, or for withdrawals for non-ANZ ATMs in Australia, you may be charged a fee by the operator of a non-ANZ ATM (whether in or outside Australia) for a balance enquiry or withdrawal at the ATM. A surcharge may also be imposed for some ATM or branch withdrawals outside Australia and some EFTPOS transactions. You may have to pay a Cash Advance Fee or Overseas Transaction Fee on ATM fees. Other people involved in a transaction may also impose additional related charges, such as merchant surcharges or branch fees. These fees and surcharges will be debited to your card account, and will generally be included in the transaction amount. See the applicable Conditions of Use for more information.

Note 9 – products listed may not be currently offered, see anz.com for current product offerings.

Note 10– fee waivers and promotions may apply to some products, see your letter of offer for details.