

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**REVIEW OF THE FOUR MAJOR BANKS (SECOND REPORT)**

**Australia and New Zealand Banking Group Limited**

**ANZ46QW: Fees**

What is the current late payment fee on your credit cards? Please outline all increases or decreases of this fee since 1 January 2012.

**Answer:** The late payment fee on our credit cards has been \$20 for period 1 January 2012 to date.