

Australia and New Zealand Banking Group Limited

**Response to Questions in Writing following 5 October 2016 House of
Representatives Economics Committee Hearing**

Question asked by

Mr Kelly

Question

Is this fee the same irrespective of the type of the credit card or the size of minimum monthly payment due? If not, please provide details.

Answer

The late payment fee is \$20 on all of ANZ's current consumer credit card products. No Late Payment Fee applies to a customer's credit card if the customer also holds an ANZ Access Basic Account.