

QW47: What is the total amount of late payment fees charge by the bank across all credit cards offered by the bank for the past three financial years?

Answer:

Year	\$m
2015	18.2
2014	18.3
2013	19.1

The total amount of this fee has been declining as we introduce ways to help customers avoid the fee including: sending email or SMS alerts when the monthly payment is due; and sending messages reminding customers they can set up an automatic payment for some or all of the closing balance.