



Bank of
Melbourne

Credit Card Accounts.

Fees and Charges.

Effective date: 9 June 2026

You've got questions? We've got time to talk.



Give us a call on 13 22 66
8.00am to 8.00pm
Monday to Saturday



Pop into a branch near you



Visit [bankofmelbourne.com.au](https://www.bankofmelbourne.com.au)

Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Bank of Melbourne App or communicate with us using the National Relay Service www.accesshub.gov.au/about-the-nrs.

If English is not your preferred language, contact us and we can arrange a language interpreter.

Visit www.bankofmelbourne.com.au/accessibility for further information on the accessible features on our products, services and accessible collateral for people with disability, who are neurodivergent or where English is not your preferred language.

Cards for sale		Card fee (per year) except for Vertigo	Additional card(s) at no extra cost
Vertigo	Visa	Until 28 June 2026: \$55.00 per year From 29 June 2026: \$7.00 per month	1
Amplify Platinum	Visa	\$175.00	1
Amplify Signature	Visa	\$295.00	1
Amplify Business	Visa	\$89.00	1
BusinessVantage	Visa	\$55.00 per card (up to 99 cards)	N/A

Rewards Program	Applicable Cards	Annual Rewards Program Fee
Amplify Rewards	Amplify Platinum	\$0.00
	Amplify Signature	
Amplify Qantas	Amplify Platinum	\$75.00
	Amplify Signature	

Cards no longer for sale	Card Fee (per year)
Amplify Visa	\$79.00
No Annual Fee Visa/ Mastercard®	\$0.00
Essential Visa/Mastercard	\$39.00
Vertigo Mastercard	\$55.00
Vertigo Platinum Visa	\$99.00
Starts Low Stays Low Visa/Mastercard	\$55.00
Gold Low Rate Visa/ Mastercard	\$79.00
Gold Advantage Visa/Mastercard	\$79.00
Platinum Visa/Mastercard	\$89.00
Platinum Advantage Visa	\$79.00

Missed Payment Fee	
Fee applied for each missed payment	Personal credit card accounts: \$20.00. Amplify Business and BusinessVantage: From 22 November 2021 \$0.00.

Card Replacement Fee	
Card Replacement Fee (inside or outside Australia)	\$0.00 (courier costs may apply)

Other Copy Fees	
Copy of a sales voucher	\$10.50
Copy of a deposit or withdrawal form	\$15.00

Fees stated are current as at the date of this brochure, but may change from time to time. We will notify you of changes as required under the Credit Card Terms and Conditions for personal credit card accounts, or the Conditions of Use for business credit card accounts. All fees are debited to your credit card account under the Credit Card Terms and Conditions/Conditions of Use for the account. The fees are payable as part of the minimum payment required under those Credit Card Terms and Conditions/Conditions of Use. A Credit Card Offer and Credit Card Terms and Conditions/Conditions of Use will be provided at the time of approval. Please refer to these documents for full information on the fees and charges applicable to your credit card account.

Foreign Transactions

We charge a 3% Foreign Transaction Fee as a percentage of the Australian dollar value of any Foreign Transaction (includes transactions in a foreign currency, or in any currency with a merchant or processing entity located outside Australia).

Cash Advance Fee

Cash Advance Fee charged as a percentage of the transaction amount.

Personal credit card accounts: 3.5%

Amplify Business and BusinessVantage: 3%

Overlimit Fee

Payable if a transaction is made for an amount exceeding the available credit at the date the transaction is debited to your credit card account.

Personal credit card accounts: \$15.00 once per statement period if your credit card account was opened before 4 June 2012. No overlimit fee will be charged for personal credit card accounts opened on or after 4 June 2012.

Amplify Business and BusinessVantage: From 22 November 2021 \$0.00 once per statement period.



Bank of
Melbourne

Bank of Melbourne acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

Mastercard® is a registered trademark of Mastercard International Incorporated.

© Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. WBCBOM72519 0626