**Credit Cards Fees and Charges**

**VOICE OVER:**

There are fees associated with credit cards, here are some of the most common.   
  
Card fees are charged on all our credit cards. The greater the features and benefits, the higher the fee.   
  
Late payment fees are charged if you don't make the minimum payment by the due date.   
  
Interest on purchases is charged when you don't pay the statement closing balance in full every month. If you have a balance transfer amount outstanding, interest on purchases is charged when you don't pay your interest-free days' payment in full every month, so only paying the minimum will incur interest charges.   
  
Cash advances incur one-off fees and higher interest charges from the moment you withdraw cash and transfer funds from your credit card.  
  
There are other transactions that are also treated as cash advances.   
  
NAB, more than money.