

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 whether or not the total outstanding balance on the credit card is within the credit limit of the credit card?

Answer

The late payment fee amount charged is the same irrespective of whether the outstanding balance, at the time of the statement, is within or outside of the credit limit.