



Schedule of Fees

This fees table is current as at **29 January 2026**

We may introduce, remove or change fees from time to time. If we do, we will give you at least 30 days' prior notice before any new or increased fee takes effect.

Fee Schedule ex GST	Starter	Essentials	Scale	Custom
Monthly Pricing ex GST	39.99	99.99	199.99	Pricing TBD

Schedule of Fees and Charges	Starter	Essentials	Scale	Custom
Users/ card holders <i>(\$15 per month per additional)</i>	1	5	Unlimited	Unlimited
Credit				
Credit days	30	30	30	Custom
Revolving interest	\$0	\$0	\$0	Custom
Monthly Fee in event of missed payment*	2.99%**	2.99%**	2.99%**	2.99%**
Credit facility fee ¹	1.99%†	1.99%†	1.99%†	1.99%†
Transactions				
Domestic transaction fee	\$0	\$0	\$0	Custom
Foreign transaction fee	\$0	\$0	\$0	Custom
Reward point provider merchants. E.g. Third Party re-seller of Qantas / Velocity points	1%	1%	1%	Custom
Foreign exchange allowance	\$0	\$10,000	\$30,000	Custom
FX fee above allowance	2.00%	1.5%	0.5%	Custom
ATM Withdrawals	3%	3%	3%	Custom
Cash Advance	3%	3%	3%	Custom
'Payment Gateway Fees' (utilising Cape card for Third party platforms) e.g (pay.com.au, Airwallex)	3%	3%	3%	3%
Administration fees				

¹ Effective 28 February 2026, rebate subject to terms - see Program Terms

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PayID/card top-ups ²	0.99%***	0.99%***	0.99%***	0.99%***
Bank transfers	0.99%***	0.99%***	0.99%***	0.99%***
Other				
Disputed transaction fee (direct cost passed on)	\$25	\$25	\$25	\$25
Direct debit dishonour fees (direct cost passed on)	\$30	\$30	\$30	\$30

* On the outstanding balance amount

** fee percentage increases based on duration of delinquency grade - refer to [Program Terms](#)

† fee calculated at 1.99% of the outstanding balance as at the date of your Periodic Statement and will appear as a fee charge to your account. Company accounts that have an established good payment history in the last six (6) months before fee commencement are immediately eligible for a rebate.

*** calculated on the amount

² A fee of 0.99% charged whenever the card is paid or topped up using PayID. To avoid this fee, ensure a direct debit is in place and the Periodic Statement balance is successfully debited on the due date.