

iRefer123 Fees and Charges

Effective 1st Jan, 2013

	Currency	Fee
1. Joining Fee	USD	\$295.00
2. Annual Membership Fee	USD	\$99.00
3. Credit Card Surcharge - Join Fee	USD	\$10.00
4. Wire acceptance fees	AUD	\$35.00
5. Payout fee to Bank Account		Free
6. Payout to Debit and Credit Cards	USD	\$2.00
7. Payment from local direct debit or BPAY		Free
8. Online Access		Free
9. iRefer123 shopping Cards – Australia		
a. Purchase	AUD	Free
b. Activation		\$1.65
c. Load Fees		\$1.50
10. Merchant settlements from iRefer Cash back account		Free
In-Store Cash Back Partner fees - Australia		
Bronze	AUD	440.00
Silver	AUD	891.00
Gold	AUD	1199.00

Fees and Charges subject to change as per members agreement.