

## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 23 May 2026

Australian Credit Licence: 238981

Description of credit card	
Product name	Credit Card
Minimum credit limit	\$1,000
Minimum repayments	3% of the closing debit balance as per the monthly statement, rounded up to the nearest dollar, by the date due as stated on the monthly statement.
Interest on purchases	11.50% p.a.
Balance transfer interest rate	7.90% p.a. (for six months following the date of the Letter of Offer) and then 11.50% p.a.
Interest-free period	You may receive up to 55 days interest-free on purchases and balance transfers provided you continue to pay the closing balance by the due date shown on your statement.
Interest on cash advances	11.50% p.a.
Promotional interest rate	7.90% p.a. (for six months following the date of the Letter of Offer).
Annual fee	\$0
Late payment fee	\$10 and is payable when the minimum payment is not received by the due date as indicated on the statement.

Balance transfers are processed via BPAY. As not all financial institutions accept BPAY payments, we may be unable to process your balance transfer request.

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from our website.

If you transfer an existing credit card balance to your new credit card, please consider cancelling your other credit card.

For more information on choosing and using credit cards visit the ASIC consumer website at **[www.moneysmart.gov.au](http://www.moneysmart.gov.au)**

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting our website.