

Key Facts about this Credit Card

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Correct as at: 1st August 2023



Australian Credit Licence Number: 244 533

Description of credit cards		
Product name	Visa Credit Card	Visa My Rewards Credit Card
Minimum credit limit	\$500.00	\$500.00
Minimum repayments	3% of the outstanding balance or \$20.00 whichever is greater	3% of the outstanding balance or \$20.00 whichever is greater
Interest on purchases	14.45% p.a.	14.45% p.a.
Interest-free period	Up to 55 days on purchases only	Up to 55 days on purchases only
Interest on cash advances	14.45% p.a.	14.45% p.a.
Promotional interest rate	n/a	n/a
Balance transfer interest rate	n/a	n/a
Annual fee	\$39.00	\$89.00
Late payment fee	n/a	n/a
<p>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 http://www.queenslandcountry.bank/siteassets/documents/brochures/brochure_fees-charges.pdf.</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.</p> <p>The terms on which this credit card is offered can change over time.</p>		