

Key facts about this credit card

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

Description of Credit Card

Product name	<i>Low Rate Credit Card</i>
Minimum credit limit	<i>\$1,000</i>
Minimum repayments	<i>3% of outstanding balance or \$20 whichever is greater</i>
Interest on retail purchases	<i>8.99% p.a.</i>
Interest-free period	<i>Up to 45 Days</i>
Interest on cash advances	<i>12.99% p.a.</i>
Balance transfer interest rate	<i>0% for 6 months</i>
Annual fee	<i>\$59</i>
Late payment fee	<i>\$15</i>
Paper Statement Fee	<i>\$3 per statement</i>

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from movebank.com.au/support/fees-charges/.

Balance transfer available to refinance debt from other lenders up to 80% of the approved limit.

For more information on choosing and using credit cards visit the ASIC consumer website at www.money-smart.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 contacting us on 1300 362 216.