

## Key Facts about this Credit Card

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



Australian Credit Licence Number: 244 533

Correct as at: 1st August 2023

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