



KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 23rd April 2018

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

Product Name	Low Rate
Minimum credit limit	\$500
Minimum repayments	<p>You must pay the Minimum Payment Due by the Payment Due Date each month.</p> <p>The minimum Payment Due is (rounded up to the nearest dollar):</p> <ul style="list-style-type: none"> i) the Card Balance if it is less than \$30; or ii) the greater of: <ul style="list-style-type: none"> a) \$30; or b) 3% of Card Balance; or c) the sum of 3% of the Card Balance, Late Payment Fee (if any) and interest charged for that month, plus any Monthly Instalment for that month.
Interest on purchases	9.45% p.a.
Interest-free period	Up to 55 days for Retail Purchases, fees and charges other than Cash Advances, Balance Transfers and Special Promotions
Interest on cash advances	9.45% p.a.
Annual fee[^]	\$50.00
Late payment fee	\$20 if your Payment Due is not paid by the Payment Due Date

[^] Promotional offers may apply.

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 auswidebank.com.au/creditcardfees

For more information on choosing and using credit cards visit the ASIC consumer website at 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 www.auswidebank.com.au or by contacting us on 1300 138 831.

Auswide Bank Ltd ABN 40 087 652 060

Australian Financial Services & Australian Credit Licence 239686