

KEY FACTS ABOUT THIS CREDIT CARD



Correct as at: 2/11/2017

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

Description of credit card

Product Name	Bank of us VISA Credit Card
Minimum credit limit	\$500
Minimum repayments	3.00% of the closing balance shown on your statement or \$10.00 (whichever is the greater).
Interest on purchases	9.99% pa
Interest-free period	Up to 57 days on purchases if you pay the full closing statement balance by the payment due date each month.
Interest on cash advances	9.99% pa
Balance transfer interest rate	9.99% pa
Annual fee	\$39
Late payment fee	\$20

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 www.bankofus.com.au/important-information.

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.bankofus.com.au/visa-credit.

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