

# Key Facts about this Credit Card

## Description of credit card

<b>PRODUCT NAME</b>	Low Rate Visa Card
<b>MINIMUM CREDIT LIMIT</b>	\$1,000
<b>MINIMUM REPAYMENTS</b>	The greater of 2% (rounded up to the nearest dollar) of the closing balance or \$20, or if that closing balance is \$21 or less, that closing balance.
<b>INTEREST ON PURCHASES</b>	11.99% <i>Promotional Interest Rate: 9.99% when you have an existing Australian Military Bank home loan.</i>
<b>INTEREST-FREE PERIOD</b>	Up to 45 days
<b>INTEREST ON CASH ADVANCES</b>	19.99%
<b>BALANCE TRANSFER INTEREST RATE</b>	0% p.a. 12 month balance transfer (BT) rate. Applicable at the time you apply for a credit card, min BT of \$1,000 applies.
<b>ANNUAL FEE</b>	\$49
<b>LATE PAYMENT FEE</b>	\$10

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 [australianmilitarybank.com.au](http://australianmilitarybank.com.au) in the Rates and Fees section.

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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 [australianmilitarybank.com.au](http://australianmilitarybank.com.au) and downloading a new Key Facts Sheet from the Calculators and Tools section or by contacting us on 1300 13 23 28.

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