

Key Facts about this Credit Card

Description of credit card

PRODUCT NAME	Low Rate Visa Card
MINIMUM CREDIT LIMIT	\$2,000
MINIMUM REPAYMENTS	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.
INTEREST ON PURCHASES	11.99% <i>Promotional Interest Rate: 9.99% when you have an existing Australian Military Bank home loan.</i>
INTEREST-FREE PERIOD	Up to 45 days
INTEREST ON CASH ADVANCES	19.99%
BALANCE TRANSFER INTEREST RATE	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.
ANNUAL FEE	\$49
LATE PAYMENT FEE	\$10
<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 australianmilitarybank.com.au in the Rates and Fees section.</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.</p> <p>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 and downloading a new Key Facts Sheet from the Calculators and Tools section or by contacting us on 1300 13 23 28.</p>	

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