

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 \$2,000 applies.
ANNUAL FEE	\$49
LATE PAYMENT FEE	\$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 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.

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.

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