

# Key facts about this Australian Unity Bank Credit Card

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

Correct as at: 21 December 2023

Australian Credit Licence Number: 237994

Description of credit card	
<b>Product name</b>	Low Rate Visa Credit Card
<b>Minimum credit limit</b>	\$500.00
<b>Minimum repayments</b>	3% of the outstanding balance or \$25.00 whichever is greater
<b>Interest on purchases</b>	9.90% p.a.
<b>Interest-free period</b>	Up to 45 days on purchases only
<b>Interest on cash advances</b>	18.99% p.a.
<b>Annual fee</b>	\$59
<b>Late payment fee</b>	\$10
<p>There may be circumstances in which you have to pay other fees.</p> <p>A full list of current fees applicable to this credit card can be obtained from <a href="https://www.australianunity.com.au/banking/terms-and-conditions">https://www.australianunity.com.au/banking/terms-and-conditions</a>.</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at <a href="https://moneysmart.gov.au/">https://moneysmart.gov.au/</a>.</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 <a href="https://www.australianunity.com.au/banking/terms-and-conditions">https://www.australianunity.com.au/banking/terms-and-conditions</a> or by contacting us on 1300 790 740.</p>	