



## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1<sup>st</sup> June 2025

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

Description of credit Card	
<b>Product Name</b>	Low Rate Visa Credit Card
<b>Minimum credit limit</b>	\$500
<b>Minimum repayments</b>	The minimum repayment is the greater of: a) 3% of the closing balance shown on your credit card statement (rounded up to the nearest dollar); and b) \$30. However, if the closing balance shown on your credit card statement is less than \$30, your minimum repayment is the closing balance.
<b>Interest on purchases</b>	9.74% p.a.
<b>Interest-free period</b>	Up to 55 days for purchases
<b>Interest on cash advances</b>	9.74% p.a.
<b>Balance transfer rate</b>	0% p.a. for the first 12 months
<b>Annual fee<sup>^</sup></b>	\$50.00
<b>Late payment fee</b>	\$20 if you do not pay the minimum repayment by the payment due date shown on your credit card statement

<sup>^</sup> Promotional offers may apply.

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

<https://www.auswidebank.com.au/help/resources/fees-and-charges/>

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 [www.auswidebank.com.au](http://www.auswidebank.com.au) or by contacting us on 1300 138 831.

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