

KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1st December 2025

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

Description of credit Card	
Product Name	Low Rate Visa Credit Card
Minimum credit limit	\$500
Minimum repayments	<p>The minimum repayment is the greater of:</p> <ul style="list-style-type: none"> a) 3% of the closing balance shown on your credit card statement (rounded up to the nearest dollar); and b) \$30. <p>However, if the closing balance shown on your credit card statement is less than \$30, your minimum repayment is the closing balance.</p>
Interest on purchases	9.74% p.a.
Interest-free period	Up to 55 days for purchases
Interest on cash advances	9.74% p.a.
Balance transfer rate	0% p.a. for the first 12 months
Annual fee[^]	\$50.00
Late payment fee	\$20 if you do not pay the minimum repayment by the payment due date shown on your credit card statement

[^] 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

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 or by contacting us on 1300 138 831.