

# Key Facts about this Credit Card

Correct as at 17 January 2024

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

DESCRIPTION OF CREDIT CARD		
Product Name	LOW RATE CREDIT CARD	PLATINUM CREDIT CARD (No longer for sale)
Minimum credit limit	\$500	\$5,000
Minimum repayments	Whichever one of these is the greatest (or equal greatest): <ul style="list-style-type: none"> <li>• \$35; or</li> <li>• 3.00% of the closing balance; AND</li> <li>• your overlimit and/or overdue amount (if any).</li> </ul> If the Closing Balance on your Account is less than \$35, the minimum repayment will be the Closing Balance.	
Interest on purchases*	11.99% p.a.	19.99% p.a.
Interest-free period	Up to 55 days for amounts that form part of the Purchases Balance	
Interest on cash advances	21.74% p.a.	21.74% p.a.
Balance transfer interest rate*	Refer to Interest on cash advances (or any applicable promotional offer).	
Annual fee*	\$49	\$149
Late payment fee	\$12.50	\$12.50

\* Promotional offers may apply from time to time. Great Southern Bank a business name of Credit Union Australia Ltd ABN 44 087 650 959 AFSL and Australian credit licence 238317.

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from [greatsouthernbank.com.au/fees](http://greatsouthernbank.com.au/fees). 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 contacting us on **1300 367 672**.