

Greater Bank Visa® Credit Card



Key Facts about this Credit Card

Correct as at 1 May 2016

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

Description of Credit Card

Product Name	Greater Bank Visa Credit Card
Minimum Credit Limit	\$1,000.00
Minimum Repayments	3% of the account closing monthly balance (rounded up to the nearest full dollar amount) OR \$10.00 whichever is the greater plus any unpaid past due from previous statements or any amount exceeding your credit limit
Interest on Purchases	11.95%p.a.
Interest-Free Period	Up to 55 days interest free period on purchases only if you pay the balance in full as shown on your statement each month
Interest on Cash Advances	11.95%p.a.
Balance Transfer Interest Rate	11.95%p.a.
Annual Fee	\$40.00
Missed Payment Fee	\$20.00 which is charged on the last day of the second consecutive statement period in which the minimum repayment is not made and thereafter on the last day of each statement period that the minimum repayment is not made by the due date

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from greater.com.au/personal/credit-cards

For more information on choosing and using credit cards visit ASIC consumer website at 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 greater.com.au/personal/credit-cards/greater-bank-visa-credit-card

For more information on Greater Bank Credit Cards call 13 13 86, visit greater.com.au or contact your local branch.