

Key facts about this Credit Card



AFSL/Australian credit
licence 238273
Correct as at 2 March 2023

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	9.95% 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	9.95% p.a.
Balance Transfer Interest Rate	9.95% p.a.
Annual Fee	\$49.00*
Late 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

*The next annual fee will be waived if a minimum of \$12,000.00 is spent annually. The content of this brochure was prepared without taking into account your objectives, financial situation or needs. Before you act on any advice contained in this brochure you should consider the appropriateness of the advice having regard to those issues. Subject to meeting Newcastle Greater Mutual Group Ltd's lending criteria and the provision of documentary proof. Conditions, fees and charges apply. For further information visit any branch or greater.com.au.