

## Key Facts about this Credit Card

Correct as at: 03 February 2026



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

### Description of credit card

Product name	Visa Credit Card
Minimum credit limit	\$1000
Minimum repayments	2.5% or \$20 whichever is greater
Interest on purchases	10.49% p.a
Interest free days	55 days
Interest on cash advances	15.49% p.a
Promotional interest rate	10.49% p.a
Balance transfer interest rate	10.49% p.a for 6 months
Annual fee	\$30
Late payment fee	\$15
<p>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 <a href="https://australianmutual.bank/cards/visa-credit-card/">https://australianmutual.bank/cards/visa-credit-card/</a>.</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>.</p> <p>The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting <a href="https://australianmutual.bank/cards/visa-credit-card/">https://australianmutual.bank/cards/visa-credit-card/</a>.</p>	