

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

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 <https://australianmutual.bank/cards/visa-credit-card/>.

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 <https://australianmutual.bank/cards/visa-credit-card/>.