

# Greater Bank Visa® Credit Card



## Key Facts about this Credit Card

Correct as at 1 October 2020

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

### Description of Credit Card

<b>Product Name</b>	Greater Bank Visa Credit Card
<b>Minimum Credit Limit</b>	\$1,000.00
<b>Minimum Repayments</b>	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
<b>Interest on Purchases</b>	5.95%p.a. (changing to 9.95%p.a. from 1 April 2021)
<b>Interest-Free Period</b>	Up to 55 days interest free period on purchases only if you pay the balance in full as shown on your statement each month
<b>Interest on Cash Advances</b>	5.95%p.a. (changing to 9.95%p.a. from 1 April 2021)
<b>Balance Transfer Interest Rate</b>	5.95%p.a. (changing to 9.95%p.a. from 1 April 2021)
<b>Annual Fee</b>	\$49.00
<b>Late Payment Fee</b>	\$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](http://greater.com.au/personal/credit-cards)

For more information on choosing and using credit cards visit ASIC consumer website at [moneysmart.gov.au](http://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](http://greater.com.au/personal/credit-cards/greater-bank-visa-credit-card)

For more information on Greater Bank Credit Cards call 1300 651 400, visit [greater.com.au](http://greater.com.au) or contact your local branch.