

# Key facts about this Credit Card.

Correct as at 3 October 2018.

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

Description of credit card	
Product Name	Low Rate Credit Card
Minimum credit limit	\$1,000
Minimum repayments	The greater of: <ul style="list-style-type: none"><li>• 3% of the closing balance of your account on the last day of the statement of account period, or of your credit limit, whichever is the lesser; and</li><li>• \$20.00;</li></ul> plus any amount by which the closing balance exceeds your credit limit, provided that, if the closing balance is less than \$20.00, your minimum repayment will be the closing balance.
Interest on purchases	12.49% p.a.
Interest-free period	Up to 62 days interest-free on purchases
Interest on cash advances	19.99% p.a.
Balance transfer interest rate	For a balance transfer completed within 1 month following the new card application, the interest rate is 0% for the first 12 months, and thereafter at the interest rate for purchases.  For a balance transfer completed after 1 month of the new card application, the interest rate is 4.99% for the first 6 months, and thereafter at the interest rate for purchases.
Annual fee	\$49
Late payment fee	\$20 Default Notice Fee is payable whenever you have defaulted, and a default notice has been issued. \$25 Default Fee charged on the 15th day of every month while you are in default.

There may be circumstances in which you have to pay other fees. You can only be charged for exceeding the 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 [www.beyondbank.com.au/fees](http://www.beyondbank.com.au/fees).

For more information on choosing and using credit cards, visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

The terms on which the credit card is offered can change over time. You can check whether any changes have been made by visiting [www.beyondbank.com.au/creditcardkeyfactsheet](http://www.beyondbank.com.au/creditcardkeyfactsheet) or by contacting us on 13 25 85.

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