



Fact Sheet for Credit Cards and Overdrafts

Products	Low Rate Credit Card	Cash Rewards Credit Card	Unsecured Overdraft	Mortgage Secured Overdraft
Features				
Cash Rewards	No	Yes	n/a	n/a
Interest free period (days)	up to 55	up to 55	n/a	n/a
Minimum credit limit	\$500	\$500	\$500	\$5,000
Minimum repayments (\$)	\$25	\$25	\$20	\$20
Minimum repayments (%)	3%	3%	5%	1%
Access	Low Rate Credit Card	Cash Rewards Credit Card	Unsecured Overdraft	Mortgage Secured Overdraft
Apple / Google / Samsung Pay	Yes	Yes	Yes	Yes
ATM / eftpos access	Yes	Yes	Yes	Yes
Online Banking available 24x7	Yes	Yes	Yes	Yes
Visa payWave available	Yes	Yes	Yes	Yes
Fees	Low Rate Credit Card	Cash Rewards Credit Card	Unsecured Overdraft	Mortgage Secured Overdraft
Annual fee	\$0	\$0	\$0	\$0
Application fee	\$0	\$0	\$175	\$0
Arrears contact / notice	\$25	\$25	\$25	\$25
Exceed credit limit fee	No	No	No	No
Late payment fee	n/a	n/a	n/a	n/a
Monthly fee	\$0	\$4	\$0	\$0

Effective 1 March 2019