

Key Facts about this Credit Card



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

Correct as at: 11th December 2023

Description of Credit Card

Australian Credit Licence: 240 399

Product name	Visa Low Rate Credit Card
Minimum credit limit	\$1,000.00
Minimum repayments	2% of the outstanding balance or \$20.00 whichever is greater
Interest on purchases	13.49% p.a.
Interest-free period	Up to 55 days on purchases only
Interest on cash advances	13.49% p.a.
Promotional interest rate	7.74% p.a. for the first 6 months
Balance transfer interest rate	7.74% p.a. for 6 month(s)
Annual fee	\$60.00
Late payment fee	N/A

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from <https://www.unitybank.com.au/reusable-documents/rates-and-fees/fees-and-charges/>

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://www.unitybank.com.au/personal-loans/credit-card/visa-credit-card/>