


KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1 January 2019	
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This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Description of credit card

Product name	RSL Money Low Rate Visa Card
Minimum credit limit	\$1,000
Minimum repayments	The greater of 2% (rounded up to the nearest dollar) of the closing balance or \$20, or if that closing balance is \$21 or less, that closing balance.
Interest on purchases	11.99% <i>Promotional Interest Rate: 9.99% when you have an existing RSL Money Pension Account.</i>
Interest-free period	Up to 45 days
Interest on cash advances	19.99%
Balance transfer interest rate	0% p.a.12 month balance transfer (BT) rate. Applicable at the time you apply for a credit card, min BT of \$1,000 applies.
Annual fee	\$49
Late payment fee	\$10
<p>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 www.rslmoney.com.au in the Rates and Fees section.</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au</p> <p>The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting www.rslmoney.com.au and downloading a new Key Facts Sheet from the Credit Card section or by contacting us on 1300 000 775.</p>	