

KEY FACTS ABOUT THIS CREDIT CARD



Australian Credit Licence Number: 239 175

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

DESCRIPTION OF CREDIT CARD

Product Name	Low-Rate Visa Credit Card
Minimum Credit Limit	\$500.00
Minimum Repayments	\$20.00
Interest on Purchases	9.99%
Interest-free Period	Up to 55 days
Interest of Cash Advances	9.99%
Balance Transfer Interest Rate	0% for first 6 months
Annual Fee	\$0.00
Late Payment Fee	\$25.00

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 these credit cards can be obtained from www.coastline.com.au/about-coast/publications/

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au .

The term on which the credit card is offered can change over time. You can check if any changes have been made by visiting www.coastline.com.au .