

Correct as at: 2nd November 2023

Description of credit cards	
<b>Product name</b>	Low-rate Visa credit card
<b>Minimum credit limit</b>	\$500.00
<b>Minimum repayments</b>	3% of the outstanding balance or \$25.00 whichever is greater
<b>Interest on purchases</b>	10.49% p.a.
<b>Interest-free period</b>	Up to 45 days on purchases only
<b>Interest on cash advances</b>	17.99% p.a.
<b>Promotional interest rate</b>	n/a
<b>Balance transfer interest rate</b>	10.49% p.a.
<b>Annual fee</b>	\$48.00
<b>Late payment fee</b>	No
<p>There may be circumstances in which you have to pay other fees. You can only be charged an additional fee for exceeding your 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: <a href="http://www.firstoptionbank.com.au/disclosure-statements/">www.firstoptionbank.com.au/disclosure-statements/</a></p> <p>For more information on choosing and using credit cards visit the ASIC consumer website: <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a></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: <a href="http://www.firstoptionbank.com.au/credit-card/">www.firstoptionbank.com.au/credit-card/</a></p>	

