

Key Facts about Credit Cards

Correct as at: 1 March 2020

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

Description of credit cards		
Product Name	Visa Classic Credit Card	Visa Platinum Credit Card
Minimum credit limit	\$2,000	\$6,000
Minimum repayments	5% of the outstanding balance or \$20 whichever is greater	5% of the outstanding balance or \$20 whichever is greater
Interest on purchases	12.54% p.a.	9.59% p.a.
Interest-free period	Up to 55 days on purchases	Up to 55 days on purchases
Interest on cash advances	12.54% p.a.	19.59% p.a.
Annual fee	Nil	\$99
Late payment fee	\$20	\$20
Currency conversion fee	3%	0%

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from bankfirst.com.au.

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

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by contacting us on 1300 654 822.