

Credit Cards

Choose from a Low Rate card with lots of benefits or the Rewards card where you earn cash back with the easiest rewards program ever!

feature	benefit	rewards	low rate
0% Balance transfers	Save money - transfer current balance from another card and pay no interest for an extended time	12 mths	9 mths
0% Transfer fee	Save money - no fee to transfer the balance from another card	✓	✓
No annual fee in first year	Save money	✓	✓
Cashback Rewards	Earn 0.5% cash back when you spend on all eligible purchases - automatically credited back to your account	✓	-
PayWave	Faster checkout - for purchases under \$200	✓	✓
Real-time account checking	Keep on top of spending with instant access to transactions	✓	✓
Interest rate on purchases	Affordable convenience	18.99%pa	11.99%pa
Minimum credit limit	Extra money for when it's needed	\$1,000	\$1,000
Interest-free period	Save money	up to 56 days	up to 56 days
Interest on cash advances	Instant cash if it's needed	20.49%	15.99%
Annual fee after first year	Affordable convenience	\$79	\$49
Late payment fee	Reasonable	nil	nil
VISA Zero Liability	Security	✓	✓
VISA acceptance	Accepted worldwide wherever VISA is displayed	✓	✓
Chip & PIN enabled	Safer technology	✓	✓
VISA Checkout enabled	Safer use of card online	✓	✓

Conditions, fees and charges and eligibility criteria may apply. See us for details. Target market determination available on request at our branches.

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