

Key Facts about these credit cards

Correct as at: 1 November 2023

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

Description of credit cards

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

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

Product Name	Low Rate Offer	Rewards Offer
Minimum Credit Limit	\$1,000	\$1,000
Minimum repayments	The greater of 2.5% of the closing balance outstanding or \$20.00. If the closing balance is less than \$20, the minimum repayment is the closing balance. [Plus amounts in excess of limit]	
Interest on purchase	11.99%pa	19.99%pa
Interest-free period	Up to 56 days on purchase only	Up to 56 days on purchases only
Interest on cash advances	15.99%pa	20.49%
Balance transfer interest rate	0.00%pa for 9 months on balance transfers requested at new card application. Reverts to interest rate on purchase thereafter.	0.00%pa for 12 months on balance transfers requested at new card application. Reverts to interest rate on purchase thereafter.
Annual fee	\$49.00 waived for the first year	\$79.00 waived for the first year
Late payment fee	\$0.00	\$0.00

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting <http://summerland.com.au/my-banking/credit-cards> or by contacting us on 1300 728 728