

Key facts about this credit card

Correct as at 1 July 2012

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

Description of credit card

Product name	Visa 55
Minimum credit limit	\$500.00
Minimum repayments	<i>The greater of \$20.00 or 5% of outstanding balance</i>
Interest on purchases	13.54% pa
Interest-free period	<i>Up to 55 days</i>
Interest on cash advances	13.54% pa
Balance transfer interest rate	<i>6.95% pa for the first six months; on balance transfer, purchases, and cash advances.</i>
Annual fee	\$15.00
Late payment fee	<i>Nil</i>
<p>There may be circumstances in which you have to pay other fees.</p> <p>A full list of current fees applicable to this credit card can be obtained from http://www.macquariecu.com.au/ratesfees-fees-and-charges.html</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.</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 http://www.macquariecu.com.au/cards-visa-credit-card.html or by contacting us on 1300 885 480</p>	