

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

## Description of credit cards

Product Name	Low Rate Visa Credit Card	Low Rate Business Credit Card	Platinum Visa Credit Card with Qantas Points
Minimum credit limit	\$1,000	\$1,000	\$6,000
Minimum repayments	If the closing balance is less than \$20.00, the minimum payment is the amount of the closing balance. Otherwise, the minimum payment is the greater of: <ul style="list-style-type: none"> <li>▪ 3% of the amount of the closing balance (rounded down to the nearest dollar); or</li> <li>▪ \$20.00</li> </ul>		
Interest on purchases	7.49% p.a.	12.49% p.a.	19.99% p.a.
Interest-free period	Up to 50 days on purchases	Up to 50 days on purchases	Up to 50 days on purchases
Interest on cash advances	15.49% p.a.	19.49% p.a.	21.99% p.a.
Annual fee	\$50.00	\$50.00	\$299.00
Late payment fee	\$15.00	\$15.00	\$15.00
Paper statement fee	\$2.00	\$2.00	\$2.00

There may be circumstances in which you have to pay other fees.

A full list of current fees applicable to this credit card can be obtained from [www.gcmutual.bank](http://www.gcmutual.bank) or [www.unitybank.com.au](http://www.unitybank.com.au)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [www.gcmutual.bank](http://www.gcmutual.bank) or [www.unitybank.com.au](http://www.unitybank.com.au)