

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"> ▪ 3% of the amount of the closing balance (rounded down to the nearest dollar); or ▪ \$20.00 		
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 or www.unitybank.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 this credit card is offered can change over time. You can check if any changes have been made by visiting www.gcmutual.bank or www.unitybank.com.au