

Key facts

about this credit card.

Correct as at **30 September 2020**.

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



Description of credit card.	
Product name.	Defence Bank Foundation Credit Card.
Minimum credit limit.	\$1,000.00
Minimum repayments.	3% of the outstanding balance or \$10 whichever is greater.
Interest on purchases.	8.99%p.a.
Interest-free period.	Up to 55 Days (on purchases only).
Interest on cash advances.	8.99%p.a.
Promotional interest rate.	3.99%p.a. for the first 6 months.
Annual fee.	\$45 (Half of the annual fee [\$22.50] is donated to the Defence Bank Foundation).
Late payment fee.	\$20.00

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from www.defencebank.com.au/tools-and-advice/rates-fees-and-charges/credit-card/

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.defencebank.com.au/creditcard or by contacting us on **1800 033 139**.

The Defence Bank Foundation Credit Card is issued by Defence Bank Limited AFSL and Australian Credit Licence 234582. Defence Bank is the credit provider and issuer of the credit card.