

Key facts

about this credit card

Correct as at **1 October 2026**

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



Purpose:

A low rate credit card designed to reduce borrowing costs and support community impact through charitable contributions. Ideal for members wanting a simple, low interest card with predictable fees.

Description of credit card	
Product name	Defence Bank Foundation Credit Card
Minimum credit limit	\$1,000
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.
Cash advance fee	From \$4.10
Visa foreign currency conversion fee	3% of transaction value
Promotional interest rate	3.99% p.a. for the first 6 months
Annual fee	\$45 (Half the annual fee \$22.50 is donated to The Defence Bank Foundation. The Defence Bank Foundation is an independent charity established to help injured, wounded and disadvantaged serving and former Australian Defence Force (ADF) members and their families.)
Late payment fee	\$20

There may be circumstances where you have to pay other fees. 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 information provided is of a general nature only and does not take into account your personal objectives, financial situation, or needs. Before acting on any information, you should consider whether it is appropriate for your circumstances and seek professional advice. You should also read any relevant Product Disclosure documents, including the Product Disclosure Statement (PDS) before making a decision.

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.