

Credit card Key Fact Sheet



KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1 June 2019

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

Description of credit card

Product name	BankVic Qantas Visa credit card
Minimum credit limit	\$5,000
Minimum repayments	Your Credit Card Schedule shows you how the minimum amount is calculated. Your monthly payments are calculated at 2.5% of your closing balance, or \$20, whichever is greater. You must also pay any past due or over limit amounts incurred. If your statement has a closing balance of less than \$20, your minimum payment is the closing balance.
Interest on purchases	16.95% p.a.
Promotional interest rate	6.99% p.a. for the first 6 months
Interest-free period	Interest free period of up to 55 days on purchases
Interest on cash advances	16.95% p.a.
Balance transfer interest rate	6.99% p.a. for 6 months on Balance Transfers when requested at card application. Purchase interest rate applies after the promotional period.
Annual fee	Nil
Late payment fee	\$9.00 - Late payment - debited on or after the day when an amount that is due for payment is not paid on or before its due date.

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 bankvic.com.au/tpavqantas

For more information on choosing and using credit cards visit the ASIC consumer website 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 bankvic.com.au/tpavqantas or by contacting us on 13 63 73.

Please retain this document.