

Key Facts about this Credit Card

Correct as at: 2nd November 2023

Description of credit cards	
Product name	Low-rate Visa credit card
Minimum credit limit	\$500.00
Minimum repayments	3% of the outstanding balance or \$25.00 whichever is greater
Interest on purchases	10.49% p.a.
Interest-free period	Up to 45 days on purchases only
Interest on cash advances	17.99% p.a.
Promotional interest rate	n/a
Balance transfer interest rate	10.49% p.a.
Annual fee	\$48.00
Late payment fee	No
<p>There may be circumstances in which you have to pay other fees. You can only be charged an additional 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.firstoptionbank.com.au/disclosure-statements/</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website: www.moneysmart.gov.au</p> <p>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.firstoptionbank.com.au/credit-card/</p>	

