

# KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: February 2020



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

## Description of credit card

Product name	RSL Money Low Rate Visa Card
Minimum credit limit	\$2,000
Minimum repayments	The greater of 2% (rounded up to the nearest dollar) of the closing balance or \$20, or if that closing balance is \$21 or less, that closing balance.
Interest on purchases	11.99% Promotional Interest Rate: 9.99% when you have an existing RSL Money Pension Account.
Interest-free period	Up to 45 days
Interest on cash advances	19.99%
Balance transfer interest rate	0% p.a.12 month balance transfer (BT) rate. Applicable at the time you apply for a credit card, min BT of \$1,000 applies.
Annual fee	\$49
Late payment fee	\$10

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.rslmoney.com.au](http://www.rslmoney.com.au) in the Rates and Fees section.

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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.rslmoney.com.au](http://www.rslmoney.com.au) and downloading a new Key Facts Sheet from the Credit Card section or by contacting us on 1300 000 775.