

# Key facts about this credit card

CORRECT AS AT 17 DECEMBER 2018

**cua**

BANKING | INSURANCE

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

## DESCRIPTION OF CREDIT CARD

| Product Name                    | CUA LOW RATE CREDIT CARD   | CUA PLATINUM CREDIT CARD |
|---------------------------------|--|--------------------------|
| Minimum credit limit            | \$500  | \$5,000                  |
| Minimum repayments              | Your minimum repayment for each month will be calculated as the amount that is the greatest (or equal greatest) of: <ul style="list-style-type: none"><li>• \$35; or</li><li>• 3% of your Closing Balance; or</li><li>• your Overlimit Amount (if any).</li></ul> If the Closing Balance on your Account is less than \$35, the minimum repayment will be the Closing Balance. |                          |
| Interest on purchases*          | 11.99% p.a.  | 19.99% p.a.              |
| Interest-free period            | Up to 55 days for amounts that form part of the Purchases Balance  |                          |
| Interest on cash advances       | 21.74% p.a.  | 21.74% p.a.              |
| Balance transfer interest rate* | Refer to Interest on cash advances (or any applicable promotional offer).  |                          |
| Annual fee*                     | \$49   | \$149                    |
| Late payment fee                | \$12.50  | \$12.50                  |

\* Promotional offers may apply from time to time. Credit Union Australia Limited ABN 44 087 650 959 Australian credit licence 238317

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from [www.cua.com.au/fees](http://www.cua.com.au/fees).

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 contacting us on **1300 367 672**.