

Correct as at

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

## Description of credit cards

Product Name	Low Rate Visa Credit Card	Platinum Visa Credit Card with Qantas Points
Minimum credit limit	No minimum	\$6,000
Minimum repayments	If the closing balance is less than \$20.00, the minimum payment is the amount of the closing balance. Otherwise, the minimum payment is the greater of: <ul style="list-style-type: none"> <li>• 3% of the amount of the closing balance (rounded down to the nearest dollar); and</li> <li>• \$20.00</li> </ul>	
Interest on purchases	9.49% p.a.	18.74% p.a.
Interest-free period	Up to 50 days on purchases	Up to 50 days on purchases
Interest on cash advances	15.49% p.a.	19.74% p.a.
Balance transfer interest rate	0% p.a. for 12 months Cash advance rate applies thereafter	0% p.a. for 12 months Cash advance rate applies thereafter
Annual fee	\$50.00	\$249.00
Late payment fee	N/A	N/A

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.gcmutualbank.com.au](http://www.gcmutualbank.com.au)

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The information on this sheet may be out of date. To confirm this information is correct you may wish to visit [www.gcmutualbank.com.au](http://www.gcmutualbank.com.au)