

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

## Key Facts about this Credit Card



Correct as at: 17th February 2016

Australian Credit Licence Number: 240 720

Description of credit cards		
<b>Product name</b>	VISA Credit Card	VISA Debit Card with Overdraft
<b>Minimum credit limit</b>	\$2,000.00	\$2,000.00
<b>Minimum repayments</b>	3% of the outstanding balance or \$0.00 whichever is greater	3% of the outstanding balance or \$0.00 whichever is greater
<b>Interest on purchases</b>	13.45% p.a.	13.85% p.a.
<b>Interest-free period</b>	Up to 55 days on purchases only	n/a
<b>Interest on cash advances</b>	13.45% p.a.	13.85% p.a.
<b>Promotional interest rate</b>	n/a	n/a
<b>Balance transfer interest rate</b>	n/a	n/a
<b>Annual fee</b>	\$25.00	\$25.00
<b>Late payment fee</b>	n/a	n/a
<p>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 <a href="http://www.wecu.com.au/rates-a-fees-fees-and-charges.html">http://www.wecu.com.au/rates-a-fees-fees-and-charges.html</a>.</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at <a href="http://www.moneysmart.gov.au">www.moneysmart.gov.au</a>.</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 <a href="http://www.wecu.com.au/loans-visa-credit-card.html">http://www.wecu.com.au/loans-visa-credit-card.html</a>.</p>		