

Key Facts about our Visa Cards

Correct as at: 1 July 2025

Description of our Visa Cards		
Product name	VISA Credit Card	VISA Debit Card with Overdraft
Minimum credit limit	\$2,000.00	n/a
Minimum repayments	3% of the outstanding balance or \$20.00 whichever is greater	3% of the outstanding balance or \$20.00 whichever is greater
Interest on purchases	9.45% p.a.	13.85% p.a.
Interest free period	Up to 55 days on purchases only	n/a
Cash advance fees	\$1.50 per transaction	\$1.50 per transaction
Promotional interest rate	n/a	n/a
Balance transfer interest rate	n/a	n/a
Card fee	\$2.00 per month*	\$2.00 per month*
Late payment fee	n/a	n/a
<p>*Card fee is waived for members with loans or regular deposits into their accounts.</p> <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 https://woolworthsteambank.com.au/fees-charges-transactionlimits.</p> <p>For more information on choosing and using credit cards visit the ASIC consumer website at 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 https://woolworthsteambank.com.au/visa-credit-card/.</p>		