



Key Facts about this Credit Card

Correct as at 1 Dec 2023

DESCRIPTION OF CREDIT CARD	
Product name	Visa Classic Credit Card
Minimum credit limit	\$1,000.00
Minimum repayments	2% of the outstanding balance or \$20.00 whichever is greater
Interest on purchases*	14.00% p.a.
Interest on cash advances	14.00% p.a.
Interest-free period*	Up to 55 days on purchase only
Promotional interest rate	n/a
Balance transfer interest rate	n/a
Annual fee	\$40.00
Late payment fee	\$15

* Promotional offers may apply from time to time.

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 [Fees & Charges](#). There may be circumstances in which you have to pay other fees. You can only be charged an additional fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from <https://www.nicu.com.au/rates-fees>

For more information on choosing and using credit cards visit the ASIC consumer website at 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 <https://www.nicu.com.au/banking/calculators/credit-card-key-fact-sheet>