



KEY FACTS ABOUT THIS CREDIT CARD

Australian Credit Licence Number 240712

Correct as at: 1 July 2012

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

Description of credit card

Product name	Visa Classic Credit Card
Minimum credit limit	\$ 500.00
Minimum repayments	3% of the account debit balance on the last day of the statement period or \$20.00 whichever is the greater or the account balance if it less than \$20.00.
Interest on purchases	13.45%
Interest-free period	Up to 55 Days on credit purchases
Interest of cash advances	13.45%
Annual fee	\$30.00
Late payment fee	\$ 0.00

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.swsbank.com.au/disclosures**

For more information on choosing and using credit cards visit the ASIC consumer website at 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The information on this sheet may be out of date.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.swsbank.com.au**.