



## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 26 November 2014

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

### DESCRIPTION OF CREDIT CARD

<b>Product name</b>	Once Agile Visa card
<b>Minimum credit limit</b>	\$1,000.00
<b>Minimum repayments</b>	Your minimum monthly payment for any Statement will be 3% or \$30 (whichever is greater) of the Closing Balance that is not subject to a Deferred Payment Period, or the Closing Balance if it is less than \$30.
<b>Interest on purchases</b>	19.95% per annum
<b>Interest-free period</b>	<ul style="list-style-type: none"> <li>Up to 55 days for purchases by way of an EFT Transaction up to and including \$249.99 (subject to payment by the due date of the qualifying amount specified in the Statement)</li> <li>180 days for purchases by way of an EFT Transaction of \$250.00 or more.</li> </ul> <p>Account-Opening Transaction, Voucher Transactions, BPAY Payments, Initial Balance Transfer Transactions, Balance Transfer Transactions and Cash Advances are excluded.</p> <p>An interest free period may be offered by us or one of our Retail Partners in relation to specific transactions from time to time and, if so, would be advised to you at the time.</p>
<b>Interest on cash advances</b>	19.95% per annum
<b>Promotional interest rate</b>	A Special Promotion Rate may be offered by us or one of our Retail Partners in relation to specific Transactions from time to time and, if so, would be advised to you at the time.
<b>Balance Transfer interest rate</b>	<p>0% per annum for 6 months for Initial Balance Transfer Transactions requested and agreed to at the time of application.</p> <p>We may specify a Balance Transfer Rate from time to time for a Balance Transfer Transaction requested and agreed to after the time of application, in which case the Balance Transfer Rate and Balance Transfer Period is as specified by us for that Balance Transfer Transaction.</p>
<b>Annual fee</b>	\$99.00
<b>Late payment fee</b>	\$35.00

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.onceonline.com.au](http://www.onceonline.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 terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting [www.onceonline.com.au](http://www.onceonline.com.au) or by contacting us on 13 ONCE (13 6623).