



## National Seniors Australia Credit Card Key Fact Sheet

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### Key facts about this credit card

Correct as at: 21 January 2019

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

### Description of credit card

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Product name	National Seniors Australia Credit Card
Minimum credit limit	\$1,000.00
Minimum repayments	The greater of \$20.00 or 3% of outstanding balance
Interest on purchases	9.95% p.a.
Interest-free period	Up to 55 days
Interest on cash advances	9.95% p.a.
Balance transfer interest rate	9.95% p.a.
Annual fee	\$40.00
Late payment fee	\$25.00

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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.nationalseniors.com.au](http://www.nationalseniors.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. To confirm this information is correct you may wish to visit [www.nationalseniors.com.au](http://www.nationalseniors.com.au)