



National Seniors Australia Credit Card Key Fact Sheet

Key facts about this credit card

Correct as at: 1 August 2020

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

Description of credit card

Product name	National Seniors Australia Credit Card
Minimum credit limit	\$500
Minimum repayments	The greater of \$20.00 or 3% of outstanding balance
Interest on purchases	8.99% p.a.
Interest-free period	Up to 55 days
Interest on cash advances	8.99% p.a.
Balance transfer interest rate	8.99% p.a.
Annual fee	\$40 (half of the annual fee [\$20] is donated to National Seniors Australia)
Late payment fee	\$25

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

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. To confirm this information is correct you may wish to visit www.nationalseniors.com.au