

Correct as at 1 March 2019

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

Description of Credit Card

Product Name	Visa Credit Card
Minimum Credit Limit	\$1,000
Minimum repayments	\$5 or 2.5% of the closing balance (whichever is the greater). If closing balance less than \$5, minimum repayment is the closing balance.
Interest on purchases	10.76% p.a.
Interest free period	Up to 55 days
Interest of cash advances	10.76% p.a.
Balance Transfer Interest Rate	0% p.a. for 12 months
Annual fee	\$30.00
Late payment fee	\$10.00

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to our credit card can be obtained from www.heritageisle.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. You can check if any changes have been made by visiting www.heritageisle.com.au.