

**Correct as at 19 June 2020**

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	10.76% p.a.
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](http://www.heritageisle.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.heritageisle.com.au](http://www.heritageisle.com.au).