

## Key facts about this credit card

Correct as at: 15 December 2015

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

Product Name	Value	Clear
Minimum credit limit	\$500	\$500
Minimum repayments	3% of the closing balance as shown on the statement or \$10.00, whichever is the greater or, if the closing balance is less than \$10.00, the closing balance	3% of the closing balance as shown on the statement or \$10.00, whichever is the greater or, if the closing balance is less than \$10.00, the closing balance
Interest on purchases	13.15% p.a.	17.95% p.a.
Interest-free period	Up to 55 days	Up to 55 days
Interest on cash advances	17.95% p.a.	17.95% p.a.
Annual fee	\$0	\$30 fee will be waived if the previous year's annual card spend exceeds \$8,000
Late payment fee	\$20	\$20

There may be circumstances in which you have to pay other fees.

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.humbank.com.au](http://www.humbank.com.au) or by contacting us on 1300 004 863.