

Key facts about this credit card

Correct as at: 1 August 2017

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

Bendigo Bank Low Rate First Mastercard®



Description of credit card

Low Rate First Mastercard

Minimum credit limit	\$500
Minimum repayments	\$10 or 3% per month whichever is greater
Interest on purchases	11.99% p.a.
Interest-free period	Up to 55 days
Interest on cash advances	13.99% p.a.
Promotional interest rate	N/A
Balance transfer interest rate	11.99% p.a.
Annual fee	\$29 (for 18 - 25 year olds)
Late payment fee	\$15

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 this credit card can be obtained from the Schedule of Fees and Charges document located www.bendigobank.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.bendigobank.com.au/creditcarddisclosure.