



Hunter United
Customer Owned Banking

Key facts about our credit cards

Correct as at: 19th May 2017

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	Home Loan Visa Credit Card
Minimum credit limit	\$1,000.00	\$1,000.00
Minimum repayments	3% of the outstanding balance or \$5.00 whichever is greater	3% of the outstanding balance or \$5.00, whichever is greater
Interest on purchases	11.99% p.a.	11.49% p.a.
Interest-free period	Up to 55 days on purchases only	Up to 55 days on purchases only
Interest on cash advances	16.99% p.a.	16.49% p.a.
Promotional interest rate	n/a	n/a
Balance transfer interest rate	11.99% p.a.	11.49% p.a.
Annual fee	\$59.00	\$59.00
Late payment fee	\$10.00	\$10.00

There may be circumstances in which you have to pay other fees. You can only be charged an additional 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 <http://www.hunterunited.com.au/tools/rates-a-fees>

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 <http://www.hunterunited.com.au/products/credit-cards>

Hunter United Employees' Credit Union Ltd.

PO Box 851 Newcastle NSW 2300 Phone: 02 4941 3888 Fax: 02 4941 3868 Web: www.hunterunited.com.au
ABN: 68 087 650 182 AFSL / Australian Credit Licence No. 238316