

# Key Facts about our Credit Cards

Effective 1 April 2025



## Description of credit cards.

Product name	Low Rate Credit Card
Minimum credit limit	\$500
Minimum repayments	3% of the outstanding balance or \$20, whichever is greater
Interest on purchases	8.99% p.a.
Interest-free period	Up to 55 days on purchases only
Interest on cash advances	15.88% p.a.
Annual fee	\$50
Late payment fee	\$20

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 <https://www.illawarracu.com.au>.  
For more information on choosing and using credit cards visit ASIC consumer website at [www. moneysmart.gov.au](http://www.moneysmart.gov.au)  
The terms on which the credit card is offered can change over time. You can check if any changes have been made by visiting <https://www.illawarracu.com.au>