



Low Rate Credit Card

Key fact sheet

Key facts about this credit card

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

Date	Correct as at: 12 September 2025
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Description of Credit Card

Product name	Low Rate Credit Card
Minimum credit limit	\$500
Minimum repayments	The greater of \$20 or 3% of outstanding balance
Interest on purchases	8.99% p.a
Interest-free period	Up to 55 days
Interest on cash advances	8.99% p.a.
Balance transfer interest rate	0% p.a. for 12 months* when transferring from external financial institution. After the initial 12 month introductory period, the interest rate for the balance transferred will revert back to the standard credit card rate at the time. This is currently 8.99%p.a.
Annual fee	\$50
Late payment fee	\$25

Things you should know

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from www.illawarracu.com.au/rates-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 www.illawarracu.com.au/low-rate-credit-card

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