

Key facts about Light Visa Credit Card

Correct as of 1 July 2019

Australian Credit License 241167

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

Description of Credit Card

Product Name	Holiday Coast Credit Union "Light" Credit Card
Minimum Credit Limit	\$1,000
Minimum Repayments	2.5% of the closing balance or \$20.00 whichever is the greater
Interest on Purchases	11.99%
Interest-Free Period	Up to 55 days on Purchases only
Interest on Cash Advances	18.99%
Balance transfer Interest Rate	0.00% for 6 months, then at the cash advance rate
Annual Fee	\$25.00
Over-limit Fee	\$25.00
Late Payment Notice Fee	\$25.00

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 www.hccu.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.hccu.com.au or by contacting us on 1300 365 724.