



# Key facts about this credit card



Correct as at: 31 July 2017

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

## Description of credit card

Product name	Value+ Credit Card
Minimum credit limit	\$500
Minimum payment amount	The minimum payment amount is 3% of the closing balance on your credit card account statement or \$10, whichever is greater. Any amount by which you have exceeded the credit limit and any overdue amounts must also be paid immediately.
Interest on purchases	11.99%
Interest-free period	Up to 55 days on purchases
Interest on cash advances	11.99%
Balance transfer interest rate	11.99%
Annual fee	\$49
Late payment fee	\$5

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.newcastlepermanent.com.au/creditcards/feesandcharges](http://www.newcastlepermanent.com.au/creditcards/feesandcharges)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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.newcastlepermanent.com.au/creditcards](http://www.newcastlepermanent.com.au/creditcards) or by contacting us on 13 19 87.