

Home loan application

'the Bank' means Teachers Mutual Bank Limited.

The home loan steps

- 1** Complete this application and provide all details as requested to ensure speedy processing.
- 2** Your application will be assessed and a letter of conditional approval provided to you outlining any specific conditions for you to fulfill. We will also order the valuation and title searches at this stage.

At this stage contracts should not be exchanged. Ensure that you speak to your solicitor before you exchange contracts.
- 3** The valuation is assessed and accepted.
- 4** The conditions as outlined in the conditional approval letter need to be finalised.
- 5** Final approval is provided to you in writing. We will also provide you with loan document processing details.
- 6** When all outstanding loan and security documents are received by us or our authorised agent, as well as any necessary documents from your solicitor, arrangements will be made to settle your loan.

The checklist

Please attach the following documents and information relating to your application and employment status:

Income

PAYG

- Two most recent consecutive payslips showing both applicant and employer names, ABN and year to date income.

OR

At least two (2) of the following:

- Employment contract
- PAYG Payment Summary (previously known as 'Group Certificate') or Tax Assessment Notice
- Letter from the employer, dated not more than one month old, that is on the employer's letterhead and contains details of gross annual income, role or position, length of employment, the basis of employment (full or part time or casual) and breakdown of any salary package (if applicable)

Self Employed

- Last two years personal, and if applicable, business tax returns, **and**
- Current Balance sheet, **and**
- Current Profit and Loss statement, **and**
- Latest years Tax Assessment Notice

Rental income

- Current signed Tenancy agreement, **or**
- Latest rental income statement from managing agent, **or**
- Last two years personal tax returns.

Investment Income/Pensions/Government Benefits

- Last six months statements showing continuity of income type, **or**
- Latest Investment or Dividend Statements/Pension Statements/Government benefit statements, **or**
- Last two years personal tax returns.

Purchasing new property

- Front page of contract of sale (must show purchase price, finance date and settlement date)
- Evidence of funds to complete
- Signed letter stating that funds gifted are non-repayable (if applicable)
- Three months statements confirming genuine savings.
- Completed First Home Owners Grant application (if applicable)

Existing debt commitments

- Last three months statements of any existing home loans
- Last two statements of any existing personal loans
- Last two statements of any existing credit or store cards

Constructing new property

- Copy of proposed plans and specifications **and**
- Copy of proposed building contract

What are your personal details?

First borrower

Title (optional) <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other		Member no.
Given names	Surname	
Date of birth	Driver's licence no.	Expiry date
Home phone	Work phone	Mobile phone
Email		
How many people are financially dependent on you?	What are their ages?	
Have you ever been declared bankrupt, made an arrangement with your creditors or had a judgment debt entered against you? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, detail are		
Street no. & name		
Suburb	State	Postcode
No. of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Live with parents	
Postal address (if different from above)		
Suburb	State	Postcode
Previous residential address, if current address is less than 2 years		
Suburb	State	Postcode
No. of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Live with parents	

Second borrower

Title (optional) <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other		Member no.
Given names	Surname	
Date of birth	Driver's licence no.	Expiry date
Home phone	Work phone	Mobile phone
Email		
How many people are financially dependent on you?	What are their ages?	
Have you ever been declared bankrupt, made an arrangement with your creditors or had a judgment debt entered against you? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, detail are		
Is address details the same as borrower 1? <input type="checkbox"/> Yes <input type="checkbox"/> No. If no, please complete below.		
Street no. & name		
Suburb	State	Postcode
No. of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Live with parents	
Postal address (if different from above)		
Suburb	State	Postcode
Previous residential address, if current address is less than 2 years		
Suburb	State	Postcode
No. of years and months at address	Residential status, do you: <input type="checkbox"/> Own <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent <input type="checkbox"/> Board <input type="checkbox"/> Live with parents	

What is the purpose of the loan?

Is this loan for: Purchase residential property Refinance existing loan Construct new property

Other (please specify)

Is this loan for an: Owner occupied property Investment property

Are you eligible for a First Home Owners Grant? Yes No

Funds position

Purchase

Purchase price \$

less

My/our deposit \$

less

Gift(s) to me/us \$

less

FHOG \$

=

Amount of loan \$

Refinance

If you are refinancing an existing loan, you must consider the costs of doing this including any exit and break costs

Payout figure (including break /exit costs) \$

Refinance

Amount of loan \$

What kind of loan do you require

Variable home loans

Rewards Package

Solutions Plus Home Loan

Repayment type: Principal and Interest Interest Only

The Rewards Package will operate on the Everyday Direct account on member number

Please refer to page 9 of this application for Rewards Package eligibility, benefits and Terms and Conditions.

Other variable home loans

My First Home Loan

Repayment type: Principal and Interest Interest Only (for the purpose of construction only)

Classic Home Loan

Flexi Choice

Interest Only Variable

Fixed home loans

Fixed rate

1 year 2 years 3 years 4 years 5 years

Repayment type: Principal and Interest Interest Only

Repayments, fixed rate lock and splitting options

What is your preferred repayment frequency?*

weekly fortnightly monthly

What is the preferred loan term? years

(Up to 30 years except My First Home Loan which can be 40 years)

Please contact me about the following:

Fixed Rate lock option Options on splitting my loan**

*Interest Only repayments can only be made monthly.

**Not available for Classic Home Loan.

Mortgage offset facility*

I/We apply to have a mortgage offset facility linked from my/our existing eligible transaction account to my/our:

Variable rate home loan **OR** Fixed rate home loan

*Note: a mortgage offset facility cannot be linked to a Classic Home Loan.

OR

I/we do not have an Everyday Direct account and would like to open one of the following eligible transaction accounts under

An Everyday Direct account with Visa Debit access**

**I/we acknowledge that the Bank reserves the right not to issue a card at its discretion.

Please link a mortgage offset facility from the above nominated account to my/our:

Variable rate home loan **OR** Fixed rate home loan

OR

I/we do not wish to have a mortgage offset facility

Lenders Mortgage Insurance (LMI)

The Bank requires you to contribute a deposit based on a percentage of the purchase price of your property. With Lenders Mortgage Insurance, the Bank may allow you to borrow a higher portion of the purchase price, allowing you to purchase a property sooner and with a smaller deposit than would otherwise be required. For more information on Lenders Mortgage Insurance visit www.genworth.com.au/factsaboutlmi

What are your employment details?

First borrower

Are you: Permanent Full Time Part Time Temporary Casual Self Employed

Were you: Permanent Full Time Part Time Temporary Casual Self Employed

Second borrower

Are you: Permanent Full Time Part Time Temporary Casual Self Employed

Were you: Permanent Full Time Part Time Temporary Casual Self Employed

What is your financial position?

First borrower

Gross fortnightly salary or wages	\$
Other income (e.g. rental, pension)	
	\$
	\$
Total income	\$

Second borrower

Gross fortnightly salary or wages	\$
Other income (e.g. rental, pension)	
	\$
	\$
Total income	\$

Assets and Liabilities

What you own: Assets of both borrowers

Property (address)	Estimated value	Property Owner
	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Motor vehicle(s) Make Model Year	Estimated value	Property Owner
	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Shares/Savings/Investments who with?	Balance	
	\$	
	\$	
	\$	
	\$	
	\$	
Furniture/Contents	\$	
Superannuation	\$	
Tools of Trade	\$	
All other assets	Estimated Value	
	\$	
	\$	

What you owe: Liabilities of both borrowers

Existing mortgage(s) Who with?	Fortnightly repayment	Balance owing	Borrowers
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Personal loan(s) Who with?			
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Hire Purchase/Lease Who with?			
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Credit Card(s)/Store Card(s) or account(s) Who with? Limit			
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
Overdrafts Who with? Limit			
	\$	\$	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

Your monthly expenses	\$ per month
Groceries (including food and toiletries)	\$
Childcare & education (including nannies, public and private education fees)	\$
Medical & health costs (including doctor, dental, optical & pharmaceutical)	\$
Transportation (public transport, motor vehicle costs - fuel, servicing, parking & tolls)	\$
Property (including rates, taxes, levies, body corp & strata fees, repairs, maintenance)	\$
Entertainment & Recreation (including alcohol, tobacco, restaurants, membership fees, pet care, holidays)	\$
Phone, internet, media streaming & pay TV (home & mobile phones, streaming such as Netflix & Stan)	\$
Clothing & personal care (clothing, footwear, cosmetics, personal grooming such as hairdressing)	\$
Insurance (health, life, income protection, home, contents, motor vehicle)	\$

Has either borrower acted as a guarantor for any other loan?

Yes No If yes, details are

What are the details of the property being offered as security?

I have not found a property yet.

Property 1

Street no. & name Suburb State Postcode

Name of person for the Bank's valuer to contact to gain access to the above property

Contact phone

Property 2

Street no. & name Suburb State Postcode

Name of person for the Bank's valuer to contact to gain access to the above property

Contact phone

Who is your solicitor or conveyancer?

Solicitor Conveyancing agent Other (please specify)

Name

Street no. & name Suburb State Postcode

Fax no Business phone Mobile phone

Would you like to apply for a Credit Card?

If you wish to apply for a Credit Card, please refer to the Credit Card Key Fact Sheet (on page 10) and complete this section. This card will operate on a Credit Card account and is in one name only. You can request an additional card in another person's name. A Letter of Offer will be sent to you separately to confirm your credit limit on final approval of this home loan application.

The Credit Card account will be in the name of (please tick):

First borrower OR Second borrower Preferred credit limit \$ (minimum \$1,000 – maximum \$25,000)

Please issue an additional card (optional) in the name of:

Title (optional) Mr Mrs Ms Miss Other

First names Surname

Signature of additional cardholder Date of birth

Name of account to which additional cardholder is signatory

Member no.

Note: If the additional cardholder is NOT a signatory to another account at the Bank it will be necessary for the Bank to identify the additional cardholder.

Declaration and privacy

Declaration

- ▶ I/We declare I am/we are over 18 years of age and the information stated in this home loan application is true, correct and complete.
- ▶ I/We understand that if there is more than one borrower, each borrower is liable to the Bank separately for the balance of the loan as well as together.
- ▶ I/We understand if my/our application is approved the Bank will add the applicable fees e.g. Establishment fee, Settlement attendance fee, government fees etc to the loan and I/We authorise the Bank to debit the fees to my/our loan account on settlement. These fees will be confirmed in the Offer and Loan contract.

Reward Package borrowers:

- ▶ The loan product you have chosen requires you to be part of the Rewards Package. To be a Rewards Package holder an annual fee applies. Please refer to the Fees and charges brochure for the Rewards Package fee. Terms and conditions of this package as well as the features of the product can be found on our website. You will receive a copy of the Rewards Package terms and conditions if your loan application is approved.

Refinancing only:

- ▶ I/We declare that our previous loan now being refinanced by the Bank was used wholly or predominately for owner occupied housing or residential investment housing.

Privacy consent – lending

What sort of personal information do we collect when you apply for credit?

Usually, we collect information such as your name, date of birth and evidence of identity, as well as information about your financial position and your current credit history.

What happens if you do not provide us with information?

If you do not provide us with personal information, we may not be able to provide you with the products and services you are seeking.

What also happens when you apply for credit?

When you apply for credit, then, under the responsible lending obligations in the National Consumer Credit Protection Act, credit providers need to see your credit history and present position in order to assist them in meeting their obligations.

Consequently, we may obtain a credit report about you from a credit reporting body when you apply for credit with us.

What is in a credit report?

A credit report contains information about your credit history. This helps us assess your credit worthiness, credit applications, verify your identity and manage the loan accounts and credit facilities you have with us.

Credit reporting bodies use credit information about individuals to prepare credit reports which may then be made available to credit providers to assist them in assessing individuals' credit worthiness.

What information can we exchange with credit reporting bodies?

The information we exchange includes your identification details, what type of loans you have, how much you've borrowed, whether or not you've met your scheduled payment obligations and if you have committed a serious credit infringement.

We will ask the credit reporting body to provide us with an overall assessment score of your creditworthiness.

The credit reporting bodies we use are:

Equifax Australia Information Services and Solutions Pty Ltd ("Equifax Australia") and illion Pty Ltd

- ▶ Equifax Australia can be contacted through their website at: www.equifax.com.au/contact
- ▶ illion can be contacted through their website at: www.illion.com.au

You can also download a copy of:

- ▶ Equifax Australia's privacy policies at their website, www.equifax.com.au.
- ▶ illion's privacy policies at their website, www.illion.com.au.

Comprehensive credit reporting

As from 12 March 2014, we can pass to a credit reporting body or bodies (the ones we use are Equifax Australia or illion or both – see above) details of your credit information and history – including credit you have applied for, the amounts you have borrowed, whether or not payments have been made on time and whether you have committed a serious credit infringement.

Pre-screening and restricting disclosure in cases of fraud

Credit providers may ask credit reporting bodies to use their credit-related information to pre-screen you for direct marketing. You can ask a credit reporting body not to do this.

Also, if you've been, or have reason to believe that you have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

To whom do we disclose personal information?

We may exchange information about you with our travel company subsidiary Tertiary Travel Service Pty Limited ABN 28 008 900 981.

The types of people and entities we disclose personal information about you to include:

- ▶ organisations which provide or confirm information to verify your identity
- ▶ contractors for statement production and delivery, card and cheque production
- ▶ brokers, agents and advisers acting for you
- ▶ lenders' mortgage insurers and valuers
- ▶ our auditors, insurers and re-insurers
- ▶ employers or former employers (to verify employment in the case of loan applications)
- ▶ government and law enforcement agencies or regulators
- ▶ credit reporting bodies and other credit providers and
- ▶ organisations that help identify and investigate inappropriate or illegal activity, such as fraud.

Electronic verification of identity

Subject to your consent, we will disclose personal information about you to a credit reporting body in order to verify your identity. We will disclose your name, address and date of birth. We will ask the credit reporting body to prepare and provide us with an assessment as to whether that personal information matches that held in their credit information files. In preparing this assessment, the credit reporting body may use the personal information of other individuals.

The credit reporting body will also submit personal information about you from your identification documents to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows personal identifying information about individuals to be compared against government records. Your information will be matched against that held by the relevant government department or agency. You can find out more about the DVS on their website.

If you do not consent to this process, alternative forms of verifying your identity are available on request.

If we are unable to verify your identity with the credit reporting body, you will be provided with a notice to that effect. You may then be asked to provide further evidence of your identity. If we are unable to satisfactorily identify you, we will not be able to admit you to membership or provide you with the services or products you seek.

Our Privacy and Credit Reporting Policy and accessing personal information

Our Privacy and Credit Reporting Policy is available on our website. It contains information about:

- ▶ how we collect, use, hold and disclose your personal information
- ▶ how you can access personal information about you
- ▶ how you can seek correction of that personal information
- ▶ how you may complain if you think we may have breached your privacy
- ▶ how we will deal with your complaint and
- ▶ how we manage credit information.

Sending information overseas

Depending on our commercial arrangements, we may disclose personal information about you to business partners with operations overseas or who store personal information overseas (eg providers of lenders' mortgage insurance ("LMI")).

One of our LMI insurers, QBE Lenders' Mortgage Insurance Limited ABN 70 000 511 071, sends personal information to its related companies and service providers in India and the Philippines. For more information on QBE LMI's privacy policy, visit their website, qbelmi.com

How to contact us

If you have any queries regarding privacy, use any of the methods set out below:

Teachers Mutual Bank Limited

Address: 28-38 Powell Street, HOMEBUSH NSW 2140

Phone: 13 12 21

Email: privacy@tmbank.com.au

Post: PO Box 7501, SILVERWATER NSW 2128

V9. 2018 07 17

Consent, statements and notices

We prefer to communicate with you electronically in a manner that protects your personal information. We will give you statements of account electronically by making them available for you to view and download in internet banking. We will also give you notices and other communications and documents electronically, for example:

- ▶ by email;
- ▶ by SMS text message;
- ▶ by message or notification in internet banking or in our mobile banking application;
- ▶ by including it in or with a statement of account;
- ▶ by publishing them on our website and notifying you electronically when they are available.

Election to receive **both** statements and notices **in paper form by post**

- You can elect to receive both statements of account and notices and other communications and documents we are required to give you in writing in paper form by post by ticking this box. **There is a fee for this additional paper service.**

Unless you tick the above box to elect to receive **both** statements of account and any notices and other communications and documents we are required to give you in writing in paper form, by completing this application you consent to the Bank giving you statements of account, notices and other communications and documents for all your existing deposit accounts and credit contracts, except credit card contracts, and the credit contract you are applying for electronically as set out above **and such documents in paper form by post may no longer be given to you.** You must regularly check your emails, internet banking and other electronic communications channels for notifications or documents from us and promptly notify us of any changes to your contact details, including your email address and phone numbers. You may withdraw this consent and elect to receive **both** statements of account and any notices and other communications and documents we are required to give you in writing in paper form by post at any time by changing your communication preference in internet banking or contacting us.

I/we nominate the following borrower(s) to receive statements, notices and other documents under the National Credit Code on behalf of me/all of us:

- All borrowers in this application

- As nominated below

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss Other	<input type="text"/>	Date of birth	<input type="text"/>
Given names			Last name	

The National Credit Code entitles each of you to receive a copy of all statements, notices and other documents relating to the loan contract above. By signing this nomination you are giving up that right to individually receive information directly from us. This nomination can be cancelled by you at any time by advising the Bank in writing.

By signing below, you consent to your personal and credit information being:

- ▶ collected, used, held and disclosed as set out above
- ▶ disclosed to a credit reporting body in order to verify your identity and
- ▶ disclosed to any guarantor or prospective guarantor of any credit facility you may have or are applying for with us.

My signature and date

I/We acknowledge that I/we have read and understood each section of this application form.

First borrower

Signature	<input type="text"/>	Date	<input type="text"/>
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Second borrower

Signature	<input type="text"/>	Date	<input type="text"/>
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Office use only	Operator no	<input type="text"/>
	Date actioned	<input type="text"/>
	Sig verified by	<input type="text"/>

Office use only	Credit Card A/C No	<input type="text"/>
	Mortgage no	<input type="text"/>
	Date actioned	<input type="text"/>
	Credit Card Limit	<input type="text"/>

1. Eligibility

- 1.1 **All:** To be eligible for the Rewards Package all borrowers must satisfy all of the following requirements:
- (a) you must at all times:
 - ▶ be a registered user for online banking
 - ▶ have an Everyday Direct account; and
 - (b) you must have an eligible Home Loan product where the initial amount of new home loan funding was at least \$150,000 including a minimum \$25,000 Solutions Plus Home Loan.
 - (c) you must pay on time all Rewards Package fees in accordance with these Rewards Package Terms.
- 1.2 **Other offers:** The Rewards Package is not available in conjunction with any other special offer or package.

2. Your Rewards Package

- 2.1 When the Rewards Package starts: The Rewards Package starts when the Rewards Package fee is paid and your first eligible Home Loan is funded.
- 2.2 The Rewards Package: The products, services and features currently available for the Rewards Package are set out in the table at the end of these terms (the Rewards Package benefits table).

3. Rewards Package annual fee

- 3.1 **Annual fee:** You must pay the Rewards Package annual fee when due. It is due when we first approve your Rewards Package application and then every 12 months after, until your Rewards Package is cancelled. If your Rewards Package is cancelled part-way through a year, no part of the annual fee is refundable. You authorise us to debit the annual fee when due from the Rewards Package Nominated Holder's Everyday Direct account or from another specified Everyday Direct account of yours. If there are insufficient funds, you agree that we may debit any other account you hold with us.

3.2 **Other fees:** All other standard fees and charges applicable to your products and services will apply, except as modified by the Rewards Package benefits table.

4. Cancellation of Rewards Package

- 4.1 **By us:** If you cease to be eligible for the Rewards Package at any time (see condition 1.1), we may give you written notice cancelling your Rewards Package.
- 4.2 **By you:** You may cancel your Rewards Package by advising the Bank in writing at least fourteen days before you intend the cancellation to take effect.
- 4.3 **Upon cancellation:** The Rewards Package will cease to apply and:
 - ▶ your eligible Home Loan will be converted to a Flexi Choice and the discounted interest rate will cease to apply
 - ▶ normal fees and charges will instead apply to each of the products and services in the Rewards Package benefits table; but
 - ▶ you must immediately pay any outstanding fees under these Rewards Package terms; and
 - ▶ if you have received any financial benefit (such as a discounted rate on a loan or an enhanced rate on a term deposit account), but did not pay the Rewards Package annual fee, we may recover the amount of the financial benefit from you.

5. Changing these Rewards Package Terms

We may change these Rewards Terms (including changing or withdrawing any Rewards available under them or changing the eligibility criteria) by giving you written notice at any time. We may make these changes where we think it is reasonably necessary or desirable to change our product offering, to meet the needs of members, to remain competitive and financially strong, or to comply with the law.

If the change reduces the Rewards benefits or increases their costs, we will give you this notice at least 30 days before the change takes effect.

Rewards Package benefits

Products and Services	Conditions
Eligible home loan	Discounted interest rate (i.e. lower than the Flexi-Choice standard variable interest rate).
Top up home loan	No top up fee.
Personal loan	No application fee.
Term deposit	A bonus 0.05% interest is earned on Term Deposits.
Home and contents Insurance	Up to 10% discount off the premium.

An eligible Home Loan means the Solutions Plus Home Loan, or any other home loan that the Bank may choose to offer to be an eligible home loan at its absolute discretion.

If you are in the Rewards Package and you split your eligible home loan, and one of the splits is a fixed rate loan, then at the end of the fixed rate period for the fixed rate loan, the fixed rate loan will convert to a Flexi Choice Home Loan with a principal and interest repayment type unless a new fixed rate loan or a new eligible home loan is taken.

KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 23 April 2019

Australian Credit Licence: 238981

Description of credit card	
Product name	Credit Card
Minimum credit limit	\$1,000
Minimum repayments	3% of the closing debit balance as per the monthly statement, rounded up to the nearest dollar, by the date due as stated on the monthly statement
Interest on purchases	11.50% p.a.
Interest on balance transfers	7.90% p.a. for the first 6 months (counting from time of account is opened, not when the balance transfer was performed). After the first 6 months, 11.50% p.a.
Interest-free period	You may receive up to 55 days interest free period for purchases provided you continue to pay your closing balance in full on or before every statement due date.
Interest on cash advances	11.50% p.a.
Promotional interest rate	7.90% p.a. for first 6 months
Annual fee	\$0
Late payment fee	\$10 and is payable when the minimum payment is not received by the due date as indicated on the statement

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 our website.

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 our website.