

## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1<sup>st</sup> October 2014

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

### DESCRIPTION OF CREDIT CARD

<b>Product name</b>	<b>Lombard 180 Visa Card</b>
<b>Minimum credit limit</b>	\$2,000.00
<b>Minimum repayments</b>	The greater of 3% of the outstanding balance or \$30 (unless the outstanding balance is less than \$30, in which case the outstanding balance) plus any overdue amount and any over limit amount.
<b>Interest on purchases</b>	22.99% per annum
<b>Interest-free period</b>	Up to 55 Days on purchases under \$250. 6 months on purchases of \$250 or more.
<b>Interest on cash advances</b>	22.99% per annum
<b>Promotional interest rate</b>	A special Promotion Rate may be offered with a particular Account - Opening Transaction and, if so, would be advised to you at the time.
<b>Balance transfer interest rate</b>	0% for 6 months
<b>Annual fee</b>	\$99.00
<b>Late payment fee</b>	\$35

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 <https://1.lombardfinance.com.au/important-information.aspx>

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.lombardfinance.com.au](http://www.lombardfinance.com.au) or by contacting us on 1300 132 301.