

Key Facts about our Visa Cards

Correct as at: June 2024

Description of our Visa Cards		
Product name	VISA Credit Card	VISA Debit Card with Overdraft
Minimum credit limit	\$2,000	n/a
Maximum daily cash withdrawal limit	\$1000	\$1000
Maximum daily transaction limit	Available balance	Available balance
Minimum repayments	3% of the outstanding balance or \$20.00 whichever is greater	3% of the outstanding amount overdrawn or \$20.00 whichever is greater
Interest on purchases	9.45% p.a.	13.85% p.a. on amounts overdrawn
Interest free period	Up to 55 days on purchases only	n/a
Cash advance fees	\$1.50 per transaction	\$1.50 per transaction
Promotional interest rate	n/a	n/a
Balance transfer interest rate	n/a	n/a
Annual fee	\$0.00	\$0.00
Late payment fee	n/a	n/a

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://woolworthsteambank.com.au/fees-charges-transaction-limits/>.

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 <https://woolworthsteambank.com.au/credit-cards/>