

# Once 55 Day card

## Key facts about this credit card

Correct as at: 1 December 2017

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

### DESCRIPTION OF CREDIT CARD

Product name	Once 55 Day card
Minimum credit limit	\$1,000.00
Minimum repayments	Your minimum monthly payment for any Statement will be 3% or \$30 (whichever is greater) of the Closing Balance that is not subject to a Deferred Payment Period, or the Closing Balance if it is less than \$30.
Interest on purchases	23.99% per annum
Interest on purchases	<ul style="list-style-type: none"> <li>Up to 55 Days on purchases by way of an EFT Transaction (subject to payment by the due date of the qualifying amount specified in the Statement).</li> <li>Account-Opening Transactions, Voucher Transactions, BPAY Payments, Initial Balance Transfer Transactions, Balance Transfer Transactions and Cash Advances are excluded.</li> <li>An Interest Free term may be offered by us or one of our Retail Partners in relation to specific Transactions from time to time and, if so, would be advised to you at the time.</li> </ul>
Interest on cash advances	23.99% per annum
Balance Transfer interest rate	We may specify a Balance Transfer Rate from time to time for a Balance Transfer Transaction requested and agreed to after the time of application, in which case the Balance Transfer Rate and Balance Transfer Period is as specified by us for that Balance Transfer Transaction.
Annual fee	\$99.00
Late payment fee	\$35.00

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 [onceonline.com.au](http://onceonline.com.au). 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 [onceonline.com.au](http://onceonline.com.au) or by contacting us on 13 ONCE (13 6623).