

Key facts about this credit card.

Correct as at 23 July 2019

P&N Bank

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

Description of credit card

Product Name	Simple Visa
Minimum credit limit	\$1000
Minimum repayments	The minimum repayment will be 3% of the closing monthly balance
Interest free period	Up to 45 days interest free on purchases only
Interest on purchases	3.83% pa
Interest on balance transfers	3.83% pa
Interest on cash advances	19.99% pa
Annual fee	Waived for as long as you hold a Simple Home Loan
Late payment fee	\$5.00

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 pnbank.com.au

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 pnbank.com.au or by contacting us on 13 25 77.



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