

KEY FACTS ABOUT THIS CREDIT CARD

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



Description of credit card

Effective Date: 1 March 2023

Product Name	CLASSIC	GOLD LOW RATE	PLATINUM
Minimum credit	\$1,000	\$1,000	\$6,000
Minimum repayments	3.00% of the balance or \$30, whichever is greater ¹	3.00% of the balance or \$30, whichever is greater ¹	3.00% of the balance or \$30, whichever is greater ¹
Interest on purchases	17.99% p.a.	11.80% p.a.	17.99% p.a.
Interest-free period	Up to 55 days ²	N/A	Up to 55 days ²
Interest on cash advances	19.99% p.a.	11.80% p.a.	19.99% p.a.
Balance Transfer	N/A	0% for 12 months ⁴	0% for 12 months ^{3,4}
Annual fee	\$55	No annual fee	\$125
Late payment fee	\$20	\$20	\$20
Overseas Currency Conversion (applicable on Visa purchases or withdrawals in a foreign currency)	3.00% of the Australian Dollar amount	3.00% of the Australian Dollar amount	3.00% of the Australian Dollar amount

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 heritage.com.au/banking/credit-cards/compare

For more information on choosing and using credit cards visit the ASIC consumer website at 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 heritage.com.au or by contacting us on 13 14 22.

¹ Minimum payment due based on percentage of outstanding balance and is 3% or \$30 whichever is greater, plus over limit or overdue amounts.

² On Visa purchases only. Excludes cash advances, interest charges, credit fees and charges, disputed transactions, foreign exchange purchases, travellers cheques, credit card payments, gambling chip purchases, bill payments using BPAY® or utility bills paid over the counter at a financial institution or Bank@Post outlet.

³ Balance transfer allows an interest free period for purchases. During this period, interest is not charged on purchases when you pay the closing balance in full by the due date every month. Interest is charged if you do not pay the closing balance in full by the due date.

⁴ When the balance transfer period expires, any balance transfer amount outstanding is treated as a cash advance and the cash advance annual percentage rate will apply. Applications for balance transfers are processed for approved credit cards only. Please read the Guide to Heritage Credit Products for more information.

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