

## KEY FACTS ABOUT THIS CARD

Correct as at: 25 October 2016

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

### DESCRIPTION OF THE CARD

PRODUCT NAME	Lombard 55 card
MINIMUM CREDIT LIMIT	\$1,000
MINIMUM REPAYMENTS	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
INTEREST ON PURCHASES	25.90% per annum
INTEREST FREE PERIOD	Up to 55 days on purchases
INTEREST ON CASH ADVANCES	25.90% per annum
PROMOTIONAL INTEREST RATE	A special Promotion Rate may be offered by us or one of our retail partners in relation to a specific Account – Opening Transaction and, if so, would be advised to you at the time
BALANCE TRANSFER INTEREST RATE	0% for 6 months on balance transfers requested at card application, unless a longer promotional term is specified. The purchase rate applies after the promotional term.
ANNUAL FEE	\$99
LATE PAYMENT FEE	\$35

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this card can be obtained from <https://1.lombardfinance.com.au/important-information.aspx>

For more information on choosing and using cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The terms on which this 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**