

KEY FACTS ABOUT THIS CARD

Correct as at: 22 November 2017

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

DESCRIPTION OF THE CARD

Product name	Lombard 55 Dick Smith card
Minimum credit limit	\$500
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 with a particular Account - Opening Transaction and, if so, would be advised to you at the time.
One-off application fee	\$60
Annual fee	\$60 payable on the anniversary of the first transaction and annually thereafter
Monthly account keeping fee	\$2.90
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 lombardfinance.com.au/important-information

For more information on choosing and using cards visit the ASIC consumer website at 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 lombardfinance.com.au or by contacting us on **1300 132 301**