

## Key Facts about this credit card

**Skye Mastercard®** Correct as at: June 2018

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

### DESCRIPTION OF THE CREDIT CARD

<b>Product name</b>	Skye Mastercard
<b>Minimum credit limit</b>	\$1,000.00
<b>Minimum repayments</b>	The greater of 3.00% of the Eligible Unpaid Balance or \$30.00 (unless the outstanding balance is less than \$30.00, in which case the outstanding balance) plus any scheduled instalment repayments plus any overdue repayments along with the amount (if any) by which the Unpaid Balance exceeds your credit limit
<b>Interest on purchases</b>	23.99% per annum on Card Purchases and BPAY Payments
<b>Interest free period</b>	90 days on Card Purchases and BPAY Payments
<b>Interest on cash advances</b>	25.99% per annum
<b>Promotional interest rate</b>	A special Promotional Rate may be offered by us or one of our retail partners in relation to a specific Promotional Offer and, if so, would be advised to you at the time, including the applicable rate for any unpaid balance at the end of the promotional term
<b>Balance transfer interest rate</b>	A special Promotional Rate may be offered by us in relation to a balance transfer and, if so, would be advised to you at the time
<b>Annual fee</b>	\$99.00
<b>Late payment fee</b>	\$35.00

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 [skyecard.com.au/fees-charges](http://skyecard.com.au/fees-charges)

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 card is offered can change over time. You can check if any changes have been made by visiting [skyecard.com.au/key-fact-sheet](http://skyecard.com.au/key-fact-sheet) or by contacting us on **1300 115 533**.

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**Call** 1300 115 533 | **Visit** [skyecard.com.au](http://skyecard.com.au) | **Post** Locked Bag 5005, Royal Exchange, Sydney NSW 1225