

Effective 1 September 2024

Card Features

Product name	VISA Credit Card
Minimum credit limit	\$500
Minimum repayments	3% of the closing balance or \$20, whichever is greater
Interest on purchases	12.95% p.a.
Interest-free period	Up to 55 days for retail purchases only
Interest on cash advances	12.95% p.a.
Promotional interest rate	4.99% p.a. introductory rate – applicable for a 5 month period commencing on the date of the credit card offer
Annual fee	\$49
Late payment fee	\$10 when the minimum payment is not received by the due date

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 www.horizonbank.com.au.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au

The terms and conditions on which the credit card is offered can change over times. You can check if any changes have been made by visiting www.horizonbank.com.au or by contacting us on 1 300 366 565.

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