



Credit Card Key Fact Sheet

Key facts about this credit card

Correct as at: 1 August 2026	MoveBank Limited
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This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

Description of Credit Card	
Product name	Low Rate Credit Card
Minimum credit limit	\$1,000
Minimum repayments	3% of outstanding balance or \$20, whichever is greater
Interest on purchases	8.99% p.a.
Interest-free period	Up to 45 days
Interest on cash advances	12.99% p.a.
Balance transfer interest rate	0% for 6 months
Annual fee	\$59
Late payment fee	\$15
Paper statement fee	\$3 per statement

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from our move.bank/tools-resources/interest-rates-fees/fees-charges.

For more information on choosing and using credit cards visit the ASIC consumer website at www.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 <https://move.bank/banking/low-rate-credit-card> or contacting us on 1300 362 216.