

Key facts about this Credit Card



Correct as at 18 December 2014

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

Description of Credit Card

Product name	The Low Rate Credit Card from American Express®
Minimum credit limit	\$1,000
Minimum repayments	2.5% or \$30
Interest on purchases	11.99%
Interest-free period	Up to 55 days
Interest on cash advances	Not offered
Annual fee	\$0
Late payment fee	\$30

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 americanexpress.com.au/fees. For more information on choosing and using credit cards visit the ASIC consumer website at 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 americanexpress.com.au/kfscontact.