

Key facts about these credit cards

Correct as at: 14 November 2014



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

Description of credit cards

Product name	Vertigo Card	Vertigo Platinum Card	Amplify Card	Amplify Platinum Card	Amplify Signature Card	No Annual Fee Card
Minimum credit limit	\$500	\$6000	\$1,000	\$6,000	\$15,000	\$500
Minimum repayments	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding or \$10, whichever is the greater. If the closing balance is less than \$10, it must be paid in full.
Interest on purchases	13.24% p.a.	12.74% p.a.	19.49% p.a.	19.49% p.a.	19.49% p.a.	20.49% p.a.
Interest-free period	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	N/A
Interest on cash advances	21.49% p.a.	21.49% p.a.	20.74% p.a.	20.74% p.a.	20.74% p.a.	20.49% p.a.
Promotional purchase rate	N/A	N/A	N/A	N/A	N/A	N/A
Balance transfer interest rate	3.99% p.a. for 6 months on balance transfers, requested at card application	3.99% p.a. for 6 months on balance transfers, requested at card application	3.99% p.a. for 6 months on balance transfers, requested at card application	3.99% p.a. for 6 months on balance transfers, requested at card application	3.99% p.a. for 6 months on balance transfers, requested at card application	N/A
Annual fee	Vertigo Card - \$55	Vertigo Platinum Card - \$99	Amplify Card - \$79	Amplify Platinum - \$99	Amplify Signature - \$279	No Annual Fee Card - \$0
Late payment fee	\$9	\$9	\$9	\$9	\$9	\$9

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from www.stgeorge.com.au/creditcardfees

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

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting www.stgeorge.com.au/creditcardfactsheet