

# MYER

## KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 16 / 05 / 2018

Macquarie Bank as credit provider and issuer

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

### DESCRIPTION OF CREDIT CARD

Product name	Myer Platinum Credit Card.
Minimum credit limit	\$6,000.00 For credit limits between \$1,000 and \$6,000 you will be issued a Myer Credit Card.
Minimum repayments	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.
Interest on purchases	20.69% pa
Interest-free period	Up to 55 days on purchases only, which applies only if your Account is paid in full by the due date each month (including any balance transfers but excluding any Interest Free Finance balances that are in the specified promotional period).
Interest on cash advances	20.69% pa
Balance transfer interest rate	0.00% pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for purchases.
Annual fee	\$0.00 for the primary cardholder for the first year, then \$69.00 ongoing. \$0.00 for the additional cardholder for the first year, then \$9.00 ongoing.
Late payment fee	\$35.00 per statement period.

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 [myer.com.au/creditcard](http://myer.com.au/creditcard).

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 credit card is offered can change over time. You can check if any changes have been made by visiting [myer.com.au/creditcard](http://myer.com.au/creditcard) or by contacting us on **13 67 17**.