

key facts about this credit card.



Correct as at: 18 September 2016

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

Description of credit card

Product name	Frank credit card
Minimum credit limit	\$1,000.00
Minimum repayments	The minimum repayment is: <ul style="list-style-type: none">• the closing monthly balance of your account if it is less than \$10; or• 3% of the closing monthly balance of your account or \$10 (whichever is the greater).
Interest on purchases	11.99% p.a.
Interest-free period	Up to 55 days on purchases. No interest-free period applies to cash advances.
Interest on cash advances	11.99% p.a.
Balance transfer interest rate	11.99% p.a.
Annual fee	\$0
Late payment fee	\$10.00

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 mebank.com.au/factsheets/frank

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 mebank.com.au/terms_and_forms or by contacting us on **13 15 63**.