

## KEY FACTS ABOUT THIS CARD

Correct as at: 21 September 2018

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

### DESCRIPTION OF THE CARD

<b>Product name</b>	Lombard 55 Dick Smith card
<b>Minimum credit limit</b>	\$500
<b>Minimum repayments</b>	The greater of 3% of the outstanding balance or \$30 (unless the outstanding balance is less than \$30, in which case the outstanding balance) plus any overdue amount and any over limit amount
<b>Interest on purchases</b>	25.99% per annum
<b>Interest Free period</b>	Up to 55 days on purchases
<b>Interest on cash advances</b>	25.99% per annum
<b>Promotional interest rate</b>	A special Promotion Rate may be offered with a particular Account - Opening Transaction and, if so, would be advised to you at the time.
<b>One-off application fee</b>	\$60
<b>Annual fee</b>	\$60 payable on the anniversary of the first transaction and annually thereafter
<b>Monthly account keeping fee</b>	\$2.90
<b>Late payment fee</b>	\$35

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this card can be obtained from [lombardfinance.com.au/important-information](http://lombardfinance.com.au/important-information)

For more information on choosing and using cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The terms on which this card is offered can change over time. You can check if any changes have been made by visiting [lombardfinance.com.au](http://lombardfinance.com.au) or by contacting us on **1300 132 301**