

# Low Rate Visa Credit Card



## Product Profile

### Choose the Credit Card that starts low and stays low

A First Option Low Rate Visa Credit Card is great for purchases in person, over the phone or the Internet. Take it overseas or keep it handy for those unexpected purchases.

Features	Low Rate Credit Card
Annual fee	\$48.00
Balance transfer fee	Nil
Fee for additional cardholders	Nil
Interest free period	Up to 45 days (on purchases)

### Access

Your Credit Card can be linked to both your Access Saver and Credit Card accounts, so you can choose whether you want to access your savings or credit funds.

- Add your card to your smart phone or watch using Apple Pay, Google Pay or Samsung Pay
- Make purchases using eftpos or Visa payWave
- Purchase goods and services over the phone and the internet
- Deposit cash at any Post Office using Bank@Post
- Purchase items at any point-of-sale in the world that displays the VISA symbol
- Withdraw cash at any ATM displaying the VISA symbol (called a cash advance)



### Security

- ✓ Your credit card is fully serviced by First Option staff based in Australia
- ✓ Card transactions are monitored 24x7 to protect against fraud
- ✓ Visa's Zero Liability policy ensures that cardholders are protected from unauthorised transactions.
- ✓ Online Credit Card statements are securely stored within your Internet Banking facility

### Applying is Easy

To apply online, simply complete the 'Credit Card Application' on the First Option website. As part of the application process, be sure to transfer your balance from your existing bank credit card.

The above products are provided by First Option Bank Ltd ABN 95 087 650 735 Australian Credit Licence No. 236 509. Terms and conditions apply and can be obtained from First Option. Fees and charges apply. Loans subject to normal eligibility criteria. Variable credit card rate is subject to change. Minimum credit limit is \$500.

This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the Financial Services Guide and Account and Access Facility - Conditions of Use before deciding whether to acquire any product mentioned.

Product Profile: Low Rate Visa Credit Card 0720