Hume Building Society

Hume Building Society Ltd ABN 85 051 868 556
AFSL & Australian Credit Licence No. 244248

Key facts about this credit card

Correct as at: 19 November 2012

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

Product Name	Value	Loyalty	Gold
Minimum credit limit	$500	$500	$7,500
Minimum repayments	3% of the closing balance as shown on the statement or $10.00, whichever is the greater or, if the closing balance is less than $10.00, the closing balance	3% of the closing balance as shown on the statement or $10.00, whichever is the greater or, if the closing balance is less than $10.00, the closing balance	3% of the closing balance as shown on the statement or $10.00, whichever is the greater or, if the closing balance is less than $10.00, the closing balance
Interest on purchases	13.15% p.a.	17.95% p.a.	17.95% p.a.
Interest-free period	Up to 55 days	Up to 55 days	Up to 55 days
Interest on cash advances	17.95% p.a.	17.95% p.a.	17.95% p.a.
Annual fee	$0	$30 fee will be waived if the previous year's annual card spend exceeds $8,000	$60 fee will be waived if the previous year's annual card spend exceeds $12,000
Late payment fee	$20	$20	$20

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 www.humebuild.com.au/component/docman/doc_download/140-visa-credit-card-fees-and-charges

For more information on choosing and using credit cards visit the ASIC consumer website at 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 www.humebuild.com.au or by contacting us on 1300 004 863.