

KEY FACTS ABOUT THIS CREDIT CARD

Correct as at: 1 July 2019



Police
Credit Union
Better Banking

Description of Credit Card

Product Name	SoLo	Extralite
Minimum Credit Limit	\$1,000.00	\$1,000.00
Minimum Repayments	The greater of \$20.00 or 3% of the closing balance	The greater of \$20.00 or 3% of the closing balance
Interest on Purchases	8.49% P.A.	13.99% P.A.
Interest-free Period	N/A	Up to 44 days on purchases only
Interest on Cash Advances	8.49% P.A.	13.99% P.A.
Annual Fee	\$0.00	\$0.00
Late Payment Fee	Payable whenever your repayments become in arrears by 21 days or more. -Payable on the 21st day \$15.00 -Payable on the 35th day \$25.00	Payable whenever your repayments become in arrears by 21 days or more. -Payable on the 21st day \$15.00 -Payable on the 35th day \$25.00
Eligibility Criteria	Only current and former PCU personal loan / home loan borrowers are eligible for SoLo	

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 at <https://www.policecu.com.au/rates/>

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 <https://www.policecu.com.au/> or by contacting us on **1300 131 844**.