

## Credit Card Policy

### 1. Card Issuance

Credit cards are issued subject to income verification and credit assessment.

### 2. Credit Limit

Minimum credit limit is AUD 2,000.

Maximum limit is based on income and credit score.

### 3. Fees

Annual fee: AUD 150

Late payment fee: AUD 35

### 4. Card Blocking

Lost or stolen cards must be reported immediately.

Cards can be blocked via customer support or mobile banking.

### 5. Fraud Protection

All suspicious transactions are automatically flagged and investigated.