

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.