

```

1 /**
2  @author GR Drevin
3  @version 20240403
4  */
5  public class Credit extends Account
6  {
7      private int overdraftLimit;
8
9      public Credit()
10     {
11         this("0000000000",0,0);
12     }
13
14     public Credit(String accountNumber, int balance, int overdraftLimit)
15     {
16         super(accountNumber, balance);
17         setOverdraftLimit(overdraftLimit);
18     }
19
20     public int calculateInterest(int rate)
21     {
22         int interest = 0;
23         if (getBalance() < getOverdraftLimit())
24             interest = getBalance() * 4 * rate / 100;
25         else if (getBalance() < 0)
26             interest = getBalance() * 2 * rate / 100;
27         else
28             interest = getBalance() * rate / 100;
29         return interest;
30     }
31
32     public void setOverdraftLimit(int overdraftLimit)
33     {
34         this.overdraftLimit = overdraftLimit;
35     }
36
37     public int getOverdraftLimit()
38     {
39         return overdraftLimit;
40     }
41
42     public String toString()
43     {
44         return super.toString() + " and overdraft limit "+getOverdraftLimit();
45     }
46 }

```