

Clement Card Key Facts Sheet

Key facts about this product

Correct as at: **20 January 2023**

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

Description of Clement Card

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|---------------------------------------|--|
| Product name | Clement Card |
| Minimum credit limit | \$1,000 |
| Maximum credit limit | \$3,000 |
| Minimum repayments | The greater of \$20 or 5% of outstanding balance per month |
| Interest on purchases | 0% p.a. |
| Interest-free period | n/a |
| Interest on cash advances | 0% p.a. (ATM charges may apply) |
| Balance transfer interest rate | n/a |

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this product can be obtained from <https://www.transportmutual.com.au/quick-links/fees-and-charges>.

The terms on which this product is offered can change over time. You can check if any changes have been made by visiting <https://www.transportmutual.com.au>

The Clement Card is issued by Transport Mutual Credit Union Limited. AFSL and Australian credit license 240718. Transport Mutual Credit Union Limited is the credit provider and issuer of the Clement card.

Credit eligibility criteria, terms & conditions, fees & charges apply.