Key Facts about this credit card

<table>
<thead>
<tr>
<th>Product name</th>
<th>Skye Mastercard</th>
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<tbody>
<tr>
<td>Minimum credit limit</td>
<td>$1,000.00</td>
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Minimum repayments

The greater of 3.00% of the Eligible Unpaid Balance or $30.00 (unless the outstanding balance is less than $30.00, in which case the outstanding balance) plus any scheduled instalment repayments plus any overdue repayments along with the amount (if any) by which the Unpaid Balance exceeds your credit limit.

Interest on purchases

23.99% per annum on Card Purchases and BPAY Payments

Interest free period

90 days on Card Purchases and BPAY Payments

Interest on cash advances

25.99% per annum

Promotional interest rate

A special Promotional Rate may be offered by us or one of our retail partners in relation to a specific Promotional Offer and, if so, would be advised to you at the time, including the applicable rate for any unpaid balance at the end of the promotional term.

Balance transfer interest rate

A special Promotional Rate may be offered by us in relation to a balance transfer and, if so, would be advised to you at the time.

Annual fee

$99.00

Late payment fee

$35.00

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this card can be obtained from skyecard.com.au/fees-charges.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.

The terms on which this card is offered can change over time. You can check if any changes have been made by visiting skyecard.com.au/key-fact-sheet or by contacting us on 1300 115 533.

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