

Credit cards/overdraft

	Low rate Visa	Visa credit card	Visa platinum credit card	Commercial Visa credit card
Purpose	A very low interest rate for those who do not pay their card off each month.	Up to 55 days interest free to reduce your costs. Great for those who pay off their card each month.	Up to 55 days interest free to reduce your costs. Great for those who pay off their card each month.	Up to 45 days interest free to reduce your costs. Great for those who pay off their card each month.
Minimum limit	\$1,000	\$1,000	\$1,000	\$1,000
Annual fee	\$59	\$0	\$189	\$59
Additional card holder annual fee	N/A	N/A	\$59	\$59
Number of interest free days	0	Up to 55 days	Up to 55 days	Up to 45 days
Rewards	No	No	Yes	
Repayment frequency	Monthly repayment 2.5% of closing statemented balance or \$20, whichever is greater	Monthly repayment 2.5% of closing statemented balance or \$20, whichever is greater	Monthly repayment 2.5% of closing statemented balance or \$20, whichever is greater	Monthly repayment 2.5% of closing statemented balance or \$20, whichever is greater
Additional repayments accepted	Yes	Yes	Yes	Yes
Security	Unsecured	Unsecured	Unsecured	Unsecured