



Visa

Our Visa credit card has the option of up to 55 days interest free or zero days interest free. Accepted at more than 24 million establishments worldwide with cash available from more than 1 million ATMs within Australia and abroad displaying the Visa logo.

Product Overview

Loan purpose	A secured or unsecured Line of Credit available for personal use Note: Only available to individuals (i.e not for business, corporations, trusts etc)
Interest rates	Unsecured: one variable interest rate applies to whole balance Secured: matches linked Home Line interest rate
Application fee	\$55 (secured, up to 55 days interest free accounts only)
Annual fee	\$55 (up to 55 days interest free accounts only) charged in arrears
Loan amounts	<ul style="list-style-type: none">• minimum \$500• maximum \$50,000 unsecured or \$20,000 secured Only one \$20,000 auto approved Secured Visa is available per relationship. Subsequent accounts and increases to the existing limit are not permitted
Statements	Monthly
Interest calculated (purchases)	No days interest free: interest is calculated on the closing daily balance from the time of purchases and charged to the account monthly Up to 55 days interest free: purchases will be interest free if the outstanding closing balance of your statement is paid in full on or before the due date
Interest calculation (cash advances)	For both product types, interest accrues on all transactions (i.e cash advances, AnyPay transactions etc) that are not Retail purchases or BPAY® ² transactions from the day of the transaction
Repayments	Monthly repayments of 3% of the outstanding debit balance, or \$5.00 (whichever is greater) are due 25 days after the statement date



Transaction fees	Transact on your account with up to \$20 worth of the following transactions free every statement period:	
	Free	\$2.00 each
	<ul style="list-style-type: none"> • Cash deposits • Internal automatic transfers • Bendigo Bank ATM³ balance enquiries • Bendigo Bank ATM³ withdrawals • Bendigo Bank ATM transfers • Online banking transfers • Express Line (phone banking) transfers • BPAY¹ • Anypay payments • Direct debits • Cheque deposits 	<ul style="list-style-type: none"> • Bank@Post withdrawals² • Over the counter withdrawals and transfers
Other transaction fees	<ul style="list-style-type: none"> • Personal cheques drawn on account - \$1.00 per cheque • Foreign currency transaction fee - 2% of the converted Australian dollar value • Overseas cash advance / ATM withdrawal - \$4.00 per transaction 	
	<p>Other fees apply</p> <p>¹@Registered to BPAY Pty Ltd ABN 69 079 137 518</p> <p>²Bank@Post™ and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved</p>	