

Key facts about this credit card



Correct as at 17 March 2025

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

DESCRIPTION OF CREDIT CARD

Product name	Kogan Money Black Credit Card
Minimum credit limit	\$6,000
Minimum repayments	You must pay the Minimum Payment Due by the Payment Due Date each month as advised in your statement. The Minimum Payment Due is: (i) the greater of: (a) \$25, or if the Card Balance as at the end of the Statement Period is less than \$25, the Card Balance; or (b) 2.00% of the Card Balance as at the end of the Statement Period (rounded up to the nearest dollar); (ii) plus any Monthly Instalment, Initial Interest Charge, Instalment Fee or related interest on any of them, that is part of an Instalment Plan for that month.
Interest on purchases*	21.99% p.a.
Interest-free period	Up to 44 days for the Retail Purchase Balance.
Interest on cash advances	22.74% p.a.
Promotional purchase rate*	Please refer to the interest rate and term set out in the offer details viewed by you.
Balance transfer interest rate*	Please refer to the interest rate and term and balance transfer fee (if applicable) set out in the offer details viewed by you.
Annual fee	\$0
Late payment fee	\$30 debited to your Account after the Payment Due Date if at the time the fee is debited, your Account has an Overdue Amount and the balance of your Account is \$50 or more.

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

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

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting koganmoney.com.au/credit-cards/important-information

*Promotional offers may apply.