

Key facts about this credit card



Correct as at 1 June 2022

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 Card
Minimum credit limit	\$6,000
Minimum repayments	You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due is (rounded up to the nearest dollar): (i) the Card Balance if it is less than \$30; or (ii) the greater of: (a) \$30; or (b) 2.00% of Card Balance; or (c) the sum of: 1.00% of the Card Balance; Late Payment Fee (if any); and interest charged (excluding any interest included in amounts added back below as part of a Fixed Payment Option) for that month, plus any Instalment, initial interest charge, Fixed Payment Option fee or related interest on any of them, that is part of a Fixed Payment Option for that month.
Interest on purchases*	20.99% p.a.
Interest-free period	Up to 55 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.
Interest on cash advances	21.74% p.a.
Promotional purchase rate*	For each product, 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 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.

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.

Kogan Money Credit Cards are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB"). NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the products. KGN16938.(0422)