



Connective Home Loans Select VISA Card

- **A very competitive interest rate of just 9.99%**
- **VISA annual fee waived if annual retail purchases reach or exceed \$12,000**

Who is this product perfect for?

First home buyers, owner occupied purchases and refinancees.

What makes it so good?

One of the world's most recognised credit cards, VISA is accepted at over 30 million locations. With up to 55 days interest free, it's the perfect partner for your 100% offset account because it can help you pay off your debt even faster.

Features

Competitive interest rate		✓
Credit limit is dependent on the initial loan to valuation ratio of your home loan.	>90% maximum 80% to 90% maximum <80% maximum	\$5,000 \$10,000 \$20,000
Monthly statements		✓
Interest	Up to 55 days interest free on purchases	✓
	Calculated from day of withdrawal on cash advances, AnyPay and BPAY® transactions that are not retail purchases.	✓
Available for	Full Doc (PAYG) customers	✓
Cash advance available	Cash out	✓
	BPAY	✓
	AnyPay	✓
Online Banking		✓
Not available for	business corps and trusts	✓
Annual fee waived when purchases of \$12,000 or more are made annually (excluding value of BPAY transactions and purchases where a credit, reversal, refund or reimbursement occurs).		✓
Option for automatic payment sweep monthly		✓
Card can be conveniently linked to up to two other Select accounts		✓

connectivehomeloans.com.au/select
Contact your broker or call us on 1300 369 564