

# Key facts about this Credit Card

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Correct as at: April 2014

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

## Description of Credit Card

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Product name	The David Jones American Express Card
Minimum credit limit	\$2,000
Minimum repayments	2.5% or \$30
Interest on purchases	20.74%
Interest-free period	Up to 44 days
Interest on cash advances	Not Applicable
Annual fee	\$99
Late payment fee	\$30

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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 [www.davidjones.com.au/fees](http://www.davidjones.com.au/fees)

For more information on choosing and using Credit Cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.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 [www.davidjones.com.au/contactus](http://www.davidjones.com.au/contactus)