

Key facts about this credit card

Correct as of 20 October 2025

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

Description of this credit card

Product name	Interest-free Low Fee
Minimum credit limit	\$400
Minimum repayments	\$40 – unless: (a) you've spent less than \$40 during your statement period, in which case, your minimum payment is the amount you owe; or (b) if you have spent more than your credit limit during the statement period shown on your statement of account (excluding any amount you spent over your credit limit during statement periods shown on previous statement of accounts we've given you) – the amount you've spent over your credit limit plus \$40. Overdue amounts are payable immediately.
Interest on purchases	Interest is fixed at 0% p.a. and won't be varied
Interest on cash advances	Cash advances are blocked on Interest-free Low Fee
Monthly fee	\$10 or \$0 If you don't have any processed transactions in a given statement period and your previous statement closing balance has been paid in full by the due date, you won't be charged a monthly fee for that statement period.
Late payment fee	\$0



There may be circumstances in which you have to pay other fees. A full list of current fees applicable to Interest-free Low Fee can be obtained from commbank.com.au/IFLFterms. For more information on choosing and using 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 [this webpage](#) or by contacting us on 13 2221.