Credit Card Fact Sheet

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Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003 | Phone: 13 77 28 | Email: info@qbank.com.au
Website: QBANK.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL / Australian Credit Licence No. 241413 | BSB: 704 052

Correct as at: 19 October 2026

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

Description of Credit Card

Product Name	Bluey Credit Card
Minimum credit limit	$1,000.00
Minimum repayments	Greater of $25.00 or 2% of Balance
Interest on purchases	12.74% p.a.*
Interest-free period	Up to 55 days
Interest on cash advances	12.74% p.a.*
Balance Transfer Interest Rate	0.00% p.a.* for 12 months from the transfer date
Annual fee	Nil
Late payment fee	$8
Cash advance fee	$4 per transaction

* Interest rates current as at the date of this document (19 October 2026) and are subject to change without notice. For current interest rates, please refer to our website www.qbank.com.au

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from www.qbank.com.au/rates-fees

For more information on choosing and using credit cards visit the ASIC consumer website at 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.qbank.com.au or by contacting us on 13 11 28.

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