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Bank Australia Low Rate Visa Credit Card

Loan fact sheet – generated 09 Nov 2026

AMOUNT
$1,000 – $40,000

INTEREST FROM
9.39%

RATING
4.0/5

Apply for Bank Australia Low Rate Visa Credit Card loan

Bank Australia Low Rate Visa Credit Card up to $40 000

Key details

Minimum amount	$1,000
Maximum amount	$40,000
Interest from	9.39%
Term	1 – 60 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Lower ongoing purchase rate than typical rewards cards
- Customer-owned bank with ethical lending screens
- Simple fee structure
- Visa acceptance worldwide

Cons:

- No rewards points program
- Interest still applies on any balance not cleared each period
- Cash advances attract a higher rate and separate fees

Requirements

- 18 years or older
- Australian resident for tax purposes
- Regular income

- Satisfactory credit check
- No current default or bankruptcy in some cases

Features

- Bank Australia Low Rate Visa Credit Card up to $40 000
- Term 1 – 60 months

Company information

Company	Bank Australia Limited
Address	Bank Australia, 222 High St, Kew VIC 3101
Website	https://www.bankaust.com.au

Non-contractual information. Data updated 09 Nov 2026. For binding information contact Bank Australia Low Rate Visa Credit Card directly. Source: https://www.strayaloans.com/loan/bank-australia-low-rate-visa-credit-card