

# Key facts about these credit cards



Correct as at 20 November 2017

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

## DESCRIPTION OF CREDIT CARD

PRODUCT NAME	QANTAS PREMIER PLATINUM CREDIT CARD	QANTAS PREMIER EVERYDAY CREDIT CARD
Minimum credit limit	\$6,000	\$4,000
Minimum repayments	<p>You must pay the Minimum Payment Due by the Payment Due Date each month.                      The Minimum Payment Due is (rounded up to the nearest dollar):</p> <ul style="list-style-type: none"> <li>i) the Card Balance if it is less than \$30; or</li> <li>ii) the greater of:                             <ul style="list-style-type: none"> <li>a) \$30; or</li> <li>b) 2.00% of Card Balance; or</li> <li>c) the sum of 1.00% of the Card Balance, Late Payment Fee (if any) and interest charged for that month, plus any Monthly Instalment for that month</li> </ul> </li> </ul>	
Interest on purchases*	19.99% p.a.	19.99% p.a.
Interest-free period	Up to 55 days for retail purchases, related interest and fees (other than Cash Advances, Balance Transfers and Special Promotions).	
Interest on cash advances	21.99% p.a.	21.99% p.a.
Balance transfer interest rate*	Please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you.	
Annual fee*	\$299	\$49
Late payment fee	\$10 if your Payment Due is not paid by the Payment Due Date and \$10 every seven days thereafter until the Payment Due is made	

There may be circumstances in which you have to pay other fees. A full list of current fees can be obtained from [qantasmoney.com/premier-platinum/fees](http://qantasmoney.com/premier-platinum/fees) for the Qantas Premier Platinum credit card, and from [qantasmoney.com/premier-everyday/fees](http://qantasmoney.com/premier-everyday/fees) for the Qantas Premier Everyday credit card.

For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](http://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 contacting us on **1300 992 700**.

\*Promotional offers may apply.