

Key facts about these credit cards

Correct as at 31 October 2024

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

DESCRIPTION OF CREDIT CARD

| Product name | Platinum Visa | Blue Visa | Low Rate Visa |
|--|---|---------------|---------------|
| Minimum credit limit | \$6,000 | \$2,000 | \$2,000 |
| Minimum payment due | You must pay the minimum payment due by the payment due date each month as advised in your statement. The minimum payment due is: <ol style="list-style-type: none"> the greater of: <ol style="list-style-type: none"> \$25, or if the card balance is less than \$25, the card balance; or 2.00% of the card balance as at the end of the statement period (rounded up to the nearest dollar); plus any monthly instalment, initial interest charge, fixed payment option fee or related interest on any of them, that is part of a fixed payment option for that month. | | |
| Interest on purchases* | 20.99% p.a. | 20.99% p.a. | 13.99% p.a. |
| Interest free period | Up to 44 days | Up to 44 days | Up to 55 days |
| | For Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges. | | |
| Interest on cash advances | 21.99% p.a. | 21.99% p.a. | 21.99% p.a. |
| Balance transfer interest rate* | For each product, please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you. | | |
| Annual fee* | \$149 | \$89 | \$65 |
| Late payment fee | \$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account. | | |

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.boq.com.au/creditcardfeesandcharges

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 contacting us on **1300 55 72 72**

*Promotional offers may apply.