

# Key facts about this Credit Card

Correct as at: 03/12/2018

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



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

Description of credit card				
Product Name	Breeze Platinum Mastercard	Breeze Classic Mastercard	Zero Platinum Mastercard	Zero Classic Mastercard
<b>Minimum credit limit</b>	\$6000	\$1000	\$6000	\$1000
<b>Minimum repayments</b>	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance
<b>Interest on purchases</b>	12.99% p.a.	12.99% p.a.	19.99% p.a.	19.99% p.a.
<b>Interest-free period</b>	Up to 55 days interest free (not applicable to cash advances or balance transfers)	Up to 55 days interest free (not applicable to cash advances or balance transfers)	Up to 55 days interest free (not applicable to cash advances or balance transfers)	Up to 55 days interest free (not applicable to cash advances or balance transfers)
<b>Interest on cash advances</b>	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
<b>Promotional interest rate (Purchases)</b>	0.00% p.a. for the first 6 months (excluding Bankwest Card conversion transfers)	0.00% p.a. for the first 6 months (excluding Bankwest Card conversion transfers)	Not applicable	Not applicable
<b>Promotional interest rate (Balance transfer)</b>	0.00% p.a. for the first 26 months (excluding Bankwest Card conversion transfers)	0.00% p.a. for the first 26 months (excluding Bankwest Card conversion transfers)	2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)
<b>Promotional Balance transfer fee</b>	2% Balance transfer fee	2% Balance transfer fee	Not applicable	Not applicable
<b>Balance transfer interest rate</b>	12.99% p.a. after promotional balance transfer term	12.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term
<b>Annual fee</b>	\$0 first year, \$99 thereafter	\$0 first year, \$79 thereafter	\$0	\$0
<b>Late payment administration fee</b>	\$25	\$25	\$25	\$25

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 <http://www.bankwest.com.au/rates-fees#CC>.

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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 <http://www.bankwest.com.au/personal/credit-cards>.

Key facts about this Credit Card - continued

Description of credit card						
Product Name	<i>More World Mastercard</i>	<i>More Platinum Mastercard</i>	<i>More Classic Mastercard</i>	<i>Bankwest Qantas World Mastercard</i>	<i>Bankwest Qantas Platinum Mastercard</i>	<i>Bankwest Qantas Classic Mastercard</i>
<b>Minimum credit limit</b>	\$12000	\$6000	\$1000	\$12000	\$6000	\$1000
<b>Minimum repayments</b>	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance	2% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, the minimum repayment will be the closing balance
<b>Interest on purchases</b>	19.99% p.a.	19.99% p.a.	19.99% p.a.	20.49% p.a.	20.49% p.a.	20.49% p.a.
<b>Interest-free period</b>	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)	Up to 44 days interest free (not applicable to cash advances or balance transfers)
<b>Interest on cash advances</b>	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
<b>Promotional interest rate (Purchases)</b>	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
<b>Promotional interest rate (Balance transfer)</b>	0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	2.99% p.a. for the first 9 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)
<b>Promotional Balance transfer fee</b>	1% Balance transfer fee	1% Balance transfer fee	1% Balance transfer fee	Not applicable	Not applicable	Not applicable
<b>Balance transfer interest rate</b>	19.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term	19.99% p.a. after promotional balance transfer term	20.49% p.a. after promotional balance transfer term	20.49% p.a. after promotional balance transfer term	20.49% p.a. after promotional balance transfer term
<b>Annual fee</b>	\$270	\$160	\$100	\$270	\$160	\$100
<b>Late payment administration fee</b>	\$25	\$25	\$25	\$25	\$25	\$25

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 <http://www.bankwest.com.au/rates-fees#CC>. For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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 <http://www.bankwest.com.au/personal/credit-cards>.