

Key facts about this Credit Card



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

Correct as at: 26/05/2026

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

Description of credit card

Product Name	Breeze Platinum Mastercard®	Breeze Classic Mastercard®	Zero Platinum Mastercard®	Zero Classic Mastercard®
Minimum credit limit	\$6,000	\$1,000	\$6,000	\$1,000
Minimum Payment	<p>The sum of:</p> <p>a. any amount by which you have exceeded your credit card limit during the statement period to which your Statement relates (excluding any amount by which your credit limit was exceeded in any previous statement period, and remains unpaid); and</p> <p>b. the greater of 2.0% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, will be the closing balance shown on your statement. (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).</p> <p>You must also pay: The amount (if any) of any minimum monthly payment which remains unpaid from a previous Statement immediately.</p>			
Interest on purchases ¹	12.99% p.a.		18.99% p.a.	
Interest-free period ²	Up to 55 days on purchases only		Up to 55 days on purchases only	
Interest on cash advances	21.99% p.a.		21.99% p.a.	
Balance transfer interest rate ¹	12.99%		18.99%	
Annual fee	\$59	\$49	\$0	\$0
Late payment administration fee	\$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 <https://www.bankwest.com.au/rates/credit-card-rates>

For more information on choosing and using credit cards visit the ASIC consumer website at <https://www.moneysmart.gov.au/>

Things you should know

- Introductory or promotional offers** and fees may apply; once the promotional period ends, the relevant ongoing rate will be charged. See <https://www.bankwest.com.au> for details
- Interest free period** are not applicable to Cash Advances or Balance Transfers.

The terms on which this credit card is offered can change over time. You can check if changes have been made by visiting <https://www.bankwest.com.au/credit-cards> or calling **13 17 19**.

Key facts about this Credit Card – continued

Description of credit card

Product Name	More World Mastercard®	More Platinum Mastercard®	More Classic Mastercard®	Bankwest Qantas World Mastercard®	Bankwest Qantas Platinum Mastercard®
Minimum credit limit	\$12,000	\$6,000	\$1,000	\$12,000	\$3,000
Minimum Payment	<p>The sum of:</p> <p>a. any amount by which you have exceeded your credit card limit during the statement period to which your Statement relates (excluding any amount by which your credit limit was exceeded in any previous statement period, and remains unpaid); and</p> <p>b. the greater of 2.0% of the closing balance or \$20.00, unless the closing balance is less than \$20.00, in which case, will be the closing balance shown on your statement. (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).</p> <p>You must also pay: The amount (if any) of any minimum monthly payment which remains unpaid from a previous Statement immediately.</p>				
Interest on purchases ¹	14.99% p.a.			19.99% p.a.	
Interest-free period ²	Up to 44 days on purchases only			Up to 44 days on purchases only	
Interest on cash advances	21.99% p.a.			21.99% p.a.	
Balance transfer interest rate ¹	14.99% p.a.			19.99% p.a.	
Annual fee	\$270	\$160	\$100	\$320	\$199
Late payment administration fee	\$25			\$25	

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