





# Credit Card Comparison Chart.



## Low Rate

	 Breeze Classic MasterCard®	 Breeze Platinum MasterCard
<b>Introductory Annual % Rate - Purchases~</b>	0% p.a. for 13 months	0% p.a. for 13 months
<b>Introductory Annual % Rate - Balance Transfers~</b>	0% p.a. for 13 months**	0% p.a. for 13 months**
<b>Introductory Balance Transfer Fee**</b>	2.00%	2.00%
<b>Annual % Rate - Purchases</b>	12.99% p.a.	12.99% p.a.
<b>Annual % Rate - Balance Transfers</b>	12.99% p.a.	12.99% p.a.
<b>Annual % Rate - Cash Advances</b>	21.99% p.a.	21.99% p.a.
<b>Annual Fee</b>	\$79	\$99
<b>Complimentary International Travel Insurance#</b>	x	✓
<b>Complimentary Extended Warranty Insurance#</b>	x	✓
<b>Purchase Security Cover#</b>	x	✓
<b>24/7 Concierge</b>	x	✓
<b>Foreign Transaction Fee</b>	2.95%	Waived
<b>Minimum Credit Limit</b>	\$1,000	\$6,000

## No Annual Fee

	 Bankwest Zero Classic MasterCard	 Bankwest Zero Platinum MasterCard
<b>Introductory Annual % Rate - Balance Transfers~</b>	2.99% p.a. for 9 months	2.99% p.a. for 9 months
<b>Annual % Rate - Purchases</b>	17.99% p.a.	17.99% p.a.
<b>Annual % Rate - Balance Transfers</b>	17.99% p.a.	17.99% p.a.
<b>Annual % Rate - Cash Advances</b>	21.99% p.a.	21.99% p.a.
<b>Annual Fee</b>	\$0	\$0
<b>Complimentary International Travel Insurance#</b>	x	✓
<b>Complimentary Extended Warranty Insurance#</b>	x	✓
<b>Purchase Security Cover#</b>	x	✓
<b>24/7 Concierge</b>	x	✓
<b>Foreign Transaction Fee</b>	2.95%	Waived
<b>Minimum Credit Limit</b>	\$1,000	\$6,000

## Common Account Features

<b>Interest Free Days</b>	Up to 55 days on purchases only, when the balance is paid in full each month
<b>Additional Cardholders</b>	Up to 3, no additional cost
<b>Minimum Repayments</b>	2% of the closing balance or \$20 whichever the greater




visit [bankwest.com.au/rates-fees](http://bankwest.com.au/rates-fees)




**Important things you should know:** The information and interest in this leaflet are current as at 3 July 2017, and apply to new customers only. Other rates may apply for existing customers and are available at [Bankwest.com.au](http://Bankwest.com.au). All interest rates and fees are subject to change. Lending criteria, fees and charges apply. Terms and conditions apply and are available on request. ~Introductory rates on purchases and balance transfers applies from the date the card is opened, regardless of when any purchase or balance transfer is processed by us. After the introductory period, the interest rate on any outstanding purchase or transferred balance will be charged at the ongoing balance transfer rate as outlined in your credit card schedule. Minimum balance transfer amount \$500. A request will only be processed up to 95% of your approved credit limit. Only non-Bankwest-branded credit cards can be balance transferred to Bankwest Mastercard credit cards. \*\*Available for a limited time to new Breeze Mastercard customers who apply from 3 July 2017 until the promotion ends, and are approved. A 2% Balance Transfer fee is payable on all transactions to which that balance transfer rate applies. #Limitations, exclusions and eligibility criteria apply. See the Complimentary Credit Card Insurance booklet for details. ^No foreign transaction fees for Platinum or World customers for transactions occurring outside Australia whether in foreign currency or Australian dollars. This applies to online and overseas purchases. Other fees and charges may apply, including when using overseas ATMs. †Interest-free days on purchases apply when the total amount owing on your current statement is paid in full by the due date, and you have also paid off your previous month's balance in full by its due date. Section 24 of our Credit Cards Conditions of Use further outlines how this interest-free period is calculated. Only one Breeze Mastercard and one Bankwest Zero Mastercard per customer. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945. BWE-1158 030717

# Credit Card Comparison Chart.



## More Rewards.

	 Bankwest More Classic MasterCard®	 Bankwest More Platinum MasterCard	 Bankwest More World MasterCard
<b>Introductory Annual % Rate - Balance Transfers~</b>	0.00% p.a. for 6 months^^	0.00% p.a. for 6 months^^	0.00% p.a. for 6 months^^
<b>Introductory Balance Transfer Fee^^</b>	1.00%	1.00%	1.00%
<b>Annual % Rate – Purchases</b>	19.99% p.a.	19.99% p.a.	19.99% p.a.
<b>Annual % Rate – Balance Transfers</b>	19.99% p.a.	19.99% p.a.	19.99% p.a.
<b>Annual % Rate – Cash Advances</b>	21.99% p.a.	21.99% p.a.	21.99% p.a.
<b>Annual Fee</b>	\$100	\$160	\$270
<b>Rewards Points*</b>	1.5 points per \$1	2 points per \$1	2.5 points per \$1
<b>Complimentary International Travel Insurance#</b>	x	✓	✓
<b>Complimentary Extended Warranty Insurance#</b>	x	✓	✓
<b>Purchase Security Cover#</b>	x	✓	✓
<b>24/7 Concierge</b>	x	✓	✓
<b>Foreign Transaction Fee</b>	2.95%	Waived^	Waived^
<b>Minimum Credit Limit</b>	\$1,000	\$6,000	\$12,000

	 Bankwest Qantas Classic MasterCard	 Bankwest Qantas Platinum MasterCard	 Bankwest Qantas World MasterCard
<b>Introductory Annual % Rate - Balance Transfers~</b>	2.99% p.a. for 9 months	2.99% p.a. for 9 months	2.99% p.a. for 9 months
<b>Annual % Rate – Balance Transfers</b>	20.49% p.a.	20.49% p.a.	20.49% p.a.
<b>Annual % Rate – Purchases</b>	20.49% p.a.	20.49% p.a.	20.49% p.a.
<b>Annual % Rate – Cash Advances</b>	21.99% p.a.	21.99% p.a.	21.99% p.a.
<b>Annual Fee</b>	\$100	\$160	\$270
<b>Qantas Points*</b>	0.5 points per \$1	0.5 points per \$1	0.66 points per \$1
<b>Complimentary International Travel Insurance#</b>	x	✓	✓
<b>Complimentary Extended Warranty Insurance#</b>	x	✓	✓
<b>Purchase Security Cover#</b>	x	✓	✓
<b>24/7 Concierge</b>	x	✓	✓
<b>Foreign Transaction Fee</b>	2.95%	Waived	Waived
<b>Minimum Credit Limit</b>	\$1,000	\$6,000	\$12,000

## Common Account Features.

<b>Interest Free Days</b>	Up to 44 days on purchases only, when the balance is paid in full each month
<b>Additional Cardholders</b>	Up to 3, no additional cost
<b>Minimum Repayments</b>	2% of the closing balance or \$20 whichever the greater

**Important things you should know:** The information and interest in this leaflet are current as at 15 May 2017, and apply to new customers only. Other rates may apply for existing customers and are available at Bankwest.com.au. All interest rates and fees are subject to change. Lending criteria, fees and charges apply. Terms and conditions apply and are available on request. ~Introductory rates on balance transfers applies from the date the card is opened, regardless of when any balance transfer is processed by us. After the introductory period, the interest rate on any outstanding transferred balance will be charged at the ongoing balance transfer rate as outlined in your credit card schedule. Minimum balance transfer amount \$500. A request will only be processed up to 95% of your approved credit limit. Only non-Bankwest-branded credit cards can be balance transferred to Bankwest Mastercard credit cards. ^^Available for a limited time to new Bankwest More Mastercard customers who apply from 15 May 2017 until the promotion ends, and are approved. A 1% Balance Transfer fee is payable on all transactions to which that balance transfer rate applies. \*Bankwest More Rewards and Bankwest Qantas Rewards are separate programs. Bankwest More Rewards and Bankwest Qantas Rewards exclusions, limitations and points caps apply. Qantas Points and Bankwest More Rewards Points are earned on eligible purchases only. Points earned and redemption values subject to change. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee usually applies. However, complimentary membership is available from Bankwest if you join at qantas.com/joinffbankwest. Membership and the earning and redemption of points are subject to the terms and conditions of the Qantas Frequent Flyer program. Qantas Points are earned in accordance with and subject to the Bankwest Qantas Rewards Terms and Conditions. Qantas Points (outside any bonus points) won't be transferred to your Qantas Frequent Flyer Account until you have spent an initial \$1,500 on eligible purchases using your card; and your account has been opened for at least 2 months. More Rewards Points are earned in accordance with and subject to the Bankwest More Rewards Terms and Conditions. More Rewards Points (outside any bonus points) will only be credited to your account once you have spent at least \$1,500 on eligible purchases and your account has been opened for at least 2 months. #Limitations, exclusions and eligibility criteria apply. See the Complimentary Credit Card Insurance booklet for details. ^No foreign transaction fees for Platinum or World customers for transactions occurring outside Australia whether in foreign currency or Australian dollars. This applies to online and overseas purchases. Other fees and charges may apply, including when using overseas ATMs. †Interest-free days on purchases apply when the total amount owing on your current statement is paid in full by the due date, and you have also paid off your previous month's balance in full by its due date. Section 24 of our Credit Cards Conditions of Use further outlines how this interest-free period is calculated. Only one Bankwest More Mastercard and one Bankwest Qantas Mastercard per customer. Visit [www.mastercard.com.au/world](http://www.mastercard.com.au/world) for details about World Mastercard experiences including terms and conditions. Mastercard, the Mastercard brand mark and World Mastercard are registered trademarks of Mastercard International Incorporated. Bankwest, a division of Commonwealth Bank of Australia (Bankwest) ABN 48 123 123 124 AFSL / Australian credit licence 234945. BWE-1158 030717