





Credit Card Comparison Chart

FEATURE	LOW RATE		NO ANNUAL FEE	
Bankwest Mastercard® Type	Breeze		Zero	
Tier	Classic 	Platinum 	Classic 	Platinum 
Annual Fee	\$79	\$99	\$0	
Introductory Balance Transfer rates~	0% p.a. for 13 months^^		2.99%p.a. for 9 months	
Introductory Purchase rates~	0% p.a. for 13 months		Not available	
Purchase and Balance Transfer rates	12.99% p.a.		17.99% p.a.	
Cash Advance rates	21.99% p.a.		21.99% p.a.	
Balance Transfer Fee**	2%		none	
Foreign Transaction Fee	2.95%	Waived	2.95%	Waived
Complimentary Credit Card Insurance#	x	✓	x	✓
Interest Free Days +	Up to 55 days on purchases only, when the balance is paid in full each month			
Minimum Credit Limit	\$1,000	\$6,000	\$1,000	\$6,000

FEATURE	REWARDS					
Bankwest Mastercard Type	More			Qantas		
Tier	Classic 	Platinum 	World 	Classic 	Platinum 	World 
Annual Fee	\$100	\$160	\$270	\$100	\$160	\$270
Introductory Balance Transfer rates~	0.00% p.a. for 6 months^^			2.99% p.a. for 9 months		
Introductory Purchase rates~	Not available			Not available		
Purchase and Balance Transfer rates	19.99% p.a.			20.49% p.a.		
Cash Advance rates	21.99% p.a.			21.99% p.a.		
Balance Transfer Fee	1%			None		
Foreign Transaction Fee	2.95%	Waived	Waived	2.95%	Waived	Waived
Complimentary Credit Card Insurance#	x	✓	✓	x	✓	✓
Points earned (per \$1 spent)*	1.5 More Rewards points	2 More Rewards points	2.5 More Rewards points	0.5 Qantas Points	0.5 Qantas Points	0.66 Qantas Points
Interest Free Days +	Up to 44 days on purchases only, when the balance is paid in full each month					
Minimum Credit Limit	\$1,000	\$6,000	\$12,000	\$1,000	\$6,000	\$12,000

COMMON ACCOUNT FEES AND CHARGES		
Additional Cardholder	Up to 3, at no additional cost	Means a person 16 years or over nominated by you and authorised by us to operate your card account alone. You can request to add up to 3 additional cardholders at any stage after your credit card account has been opened.
Minimum Repayment	2% of the closing balance or \$20 whichever the greater	If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. You can manage your payments by setting up automatic payments through your personal online banking and receive Bankwest Easy Alerts* by enabling push notifications to your mobile.
Late Payment Administrative Fee	\$25 per statement period	Charged when the minimum monthly payment is not processed by the due date. You could avoid this fee by setting up automatic payments through your personal online banking.
Cash Advance Fee	2% of transaction amount or \$4 (whichever is greater)	Applies to cash advances made through online transfers, certain transactions and using your credit card to withdraw cash. You could avoid this fee by using a debit card to withdraw cash.
Dishonour Fee	\$10 each time	Charged each time there is a dishonoured payment into the account. For example, a dishonoured periodical/scheduled payment or cheque deposit.
Paper Statement Fee	\$1.25 per statement	Charged when you request for paper statements to be mailed. Avoid this fee by registering for eStatements through your personal online banking.
Foreign Transaction Fee	2.95% of the transaction amount (waived for Platinum and World Tier credit cards)	Charged on transactions occurring outside of Australia whether in foreign currency or Australian dollars including if you are in Australia (for example, online) where the merchant or the financial institution or entity processing the transaction is located overseas. No foreign transaction fees apply for Platinum or World customers. Other fees and charges may apply, including when using overseas ATMs.

Important things you should know: The information in this leaflet is current as at 1 May 2018, and applies to new customers only. All interest rates and fees are subject to change. Lending criteria, fees and charges apply. Terms and conditions apply and are available on request. Only one Bankwest Breeze Mastercard account, one Bankwest Qantas Mastercard account, one Bankwest Zero Mastercard account and one Bankwest More Mastercard account per customer. Other rates may apply for existing customers and are available at bankwest.com.au.

~ Introductory purchase and balance transfer rates apply 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 transferred purchase or balance transfer will be charged at the ongoing rate for purchase and balance transfers as outlined in your credit card schedule. Minimum balance transfer amount is \$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 credit card customers who apply during the promotion period found on the Bankwest website, and are approved. A 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.

★Bankwest More Rewards and Bankwest Qantas Rewards are separate programs and exclusions, limitations and points caps apply. Points earned and redemption values are 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/joinffbkw. 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

†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.

*Bankwest Easy Alerts will be sent to any compatible iOS and Android device on which you have the Bankwest App and enabled notifications. Limited alerts only are available for credit card transactions. Whilst some alerts may be sent to your device once you have enabled notifications, in order to receive the full range of Easy Alerts available you will also need to activate the Bankwest Easy Alerts service within the Bankwest App. Terms of Use apply.

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