





Credit Card Comparison Chart

Low Rate

	 Bankwest Breeze Classic Mastercard*	 Bankwest Breeze Platinum Mastercard
Introductory Annual % Rate - Balance Transfers ⁻	0% p.a. for 21 months**	0% p.a. for 21 months**
Introductory Balance Transfer Fee**	2.00%	2.00%
Annual % Rate - Purchases	12.99% p.a.	12.99% p.a.
Annual % Rate - Balance Transfers	12.99% p.a.	12.99% p.a.
Annual % Rate - Cash Advances	21.99% p.a.	21.99% p.a.
Annual Fee	\$59	\$99
Complimentary International Travel Insurance [#]	✗	✓
Complimentary Extended Warranty Insurance [#]	✗	✓
Purchase Security Cover [#]	✗	✓
24/7 Concierge	✗	✓
Foreign Transaction Fee	2.95%	Waived [^]
Minimum Credit Limit	\$1,000	\$6,000

No Annual Fee

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

Common Account Features

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

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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 Breeze Mastercard customers who apply from 12 December 2016 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 Bankwest 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 150517

Credit Card Comparison Chart

More Rewards

	 Bankwest More Classic MasterCard*	 Bankwest More Platinum MasterCard	 Bankwest More World MasterCard
Introductory Annual % Rate - Balance Transfers ⁻	0% p.a. for 6 months ^{^^}	0% p.a. for 6 months ^{^^}	0% p.a. for 6 months ^{^^}
Introductory Balance Transfer Fee ^{^^}	1.00%	1.00%	1.00%
Annual % Rate – Purchases	19.99% p.a.	19.99% p.a.	19.99% p.a.
Annual % Rate – Balance Transfers	19.99% p.a.	19.99% p.a.	19.99% p.a.
Annual % Rate – Cash Advances	21.99% p.a.	21.99% p.a.	21.99% p.a.
Annual Fee	\$100	\$160	\$270
Rewards Points*	1.5 points per \$1	2 points per \$1	2.5 points per \$1
Complimentary International Travel Insurance [#]	✗	✓	✓
Complimentary Extended Warranty Insurance [#]	✗	✓	✓
Purchase Security Cover [#]	✗	✓	✓
24/7 Concierge	✗	✓	✓
Foreign Transaction Fee	2.95%	Waived [^]	Waived [^]
Minimum Credit Limit	\$1,000	\$6,000	\$12,000

Qantas Rewards

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

Common Account Features

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

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