

Key facts about this Credit Card



Correct as at: 01/06/2022.

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 48 123 124 AFSL/Australian credit licence 234945

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 repayments	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).
Interest on purchases	9.90% p.a.	9.90% p.a.	14.99% p.a.	14.99% p.a.
Interest-free period	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)
Interest on cash advances	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Promotional interest rate (Purchases)	0% p.a. for the first 15 months (excluding Bankwest Card conversion transfers)	0% p.a. for the first 15 months (excluding Bankwest Card conversion transfers)	Not applicable	Not applicable
Promotional interest rate (Balance transfer)	0% p.a. for the first 15 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 15 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 34 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 34 months after your Card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)
Promotional Balance transfer fee	Not applicable	Not applicable	2% Balance transfer fee	2% Balance transfer fee
Balance transfer interest rate	9.90% p.a. after promotional balance transfer term	9.90% p.a. after promotional balance transfer term	14.99% p.a. after promotional balance transfer term	14.99% p.a. after promotional balance transfer term
Annual fee	\$69	\$49	\$0	\$0
Promotional Annual Fee	\$0 for the first year*	\$0 for the first year*	Not applicable	Not applicable
Late payment administration fee	\$25	\$25	\$25	\$25

* In instances where the first year annual fee is charged to the account, this will be refunded within 30 days.

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/personal/bank-rates>. For more information on choosing and using credit cards visit the ASIC consumer website at www.moneySMART.gov.au. The terms on which this credit card is offered can change over time. You can check if changes have been made by visiting <http://www.bankwest.com.au/personal/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 repayments	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).	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 (Credit Card Protection premiums raised on that statement are not included in the minimum monthly repayment).
Interest on purchases	19.99% p.a.	19.99% p.a.	19.99% p.a.	20.49% p.a.	20.49% p.a.
Interest-free period	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)
Interest on cash advances	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Promotional interest rate (Purchases)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Promotional interest rate (Balance transfer)	0% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0% 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)
Promotional Balance transfer fee	1% Balance transfer fee	1% Balance transfer fee	1% Balance transfer fee	Not applicable	Not applicable
Balance transfer interest rate	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
Annual fee	\$270	\$160	\$100	\$270	\$160
Promotional Annual Fee	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Late payment administration fee	\$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 <https://www.bankwest.com.au/personal/bank-rates>. For more information on choosing and using credit cards visit the ASIC consumer website at www.moneySMART.gov.au. The terms on which this credit card is offered can change over time. You can check if changes have been made by visiting <http://www.bankwest.com.au/personal/credit-cards> or calling **13 17 19**.