





Credit Card Comparison Chart.



Low Rate

	 Breeze Classic Mastercard®	 Breeze Platinum Mastercard
Introductory Annual % Rate – Purchases~	0% p.a. for 6 months**	0% p.a. for 6 months**
Introductory Annual % Rate - Balance Transfers~	0% p.a. for 26 months**	0% p.a. for 26 months**
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	\$0 for first year, \$79 thereafter	\$0 for first year, \$99 thereafter
Introductory Balance Transfer Fee**	2.00%	2.00%
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
Late Payment Administrative Fee	\$25 per statement period, if the minimum payment is not processed by due date
Dishonour Fee	\$10 each time there is a dishonoured payment to the account

visit bankwest.com.au/rates-fees




Important things you should know: The information in this leaflet is current as at 3 Dec 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 and one Bankwest Zero Mastercard account per customer. Other rates may apply for existing customers and are available at bankwest.com.au. ~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 and purchase 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. Credit card conversions will not be eligible for the introductory purchase and balance transfer rates. **Available for a limited time to new Breeze Mastercard customers, excluding transfers from existing Bankwest Credit Card products, who apply from 3 Dec 2018 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 Credit Card Insurances Product Disclosure Statement and Information 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. †You qualify for interest-free days on purchases if you pay the closing balance owing (including any balance transfer amount) on your current statement in full by the due date. Section 24 of our Credit Cards Conditions of Use further outlines how this interest-free period is calculated. Mastercard, the Mastercard brandmark 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 031218 026

Credit Card Comparison Chart.

More Rewards

	 Bankwest More Classic Mastercard®	 Bankwest More Platinum Mastercard	 Bankwest More World Mastercard
Introductory Annual % Rate - Balance Transfers~	0.00% p.a. for 6 months^^	0.00% p.a. for 6 months^^	0.00% 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#	x	✓	✓
Complimentary Extended Warranty Insurance#	x	✓	✓
Purchase Security Cover#	x	✓	✓
24/7 Concierge	x	✓	✓
Foreign Transaction Fee^	2.95%	Waived	Waived
Minimum Credit Limit	\$1,000	\$6,000	\$12,000

Qantas

	 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#	x	✓	✓
Complimentary Extended Warranty Insurance#	x	✓	✓
Purchase Security Cover#	x	✓	✓
24/7 Concierge	x	✓	✓
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
Late Payment Administrative Fee	\$25 per statement period, if the minimum payment is not processed by due date
Dishonour Fee	\$10 each time there is a dishonoured payment to the account

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