

Key facts about this Credit Card

Correct as at: 03/07/2017

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 48 123 123 124 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	\$6000	\$1000	\$6000	\$1000
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	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	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	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
Interest on purchases	12.99% p.a.	12.99% p.a.	17.99% p.a.	17.99% 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)	0.00% p.a. for the first 13 months (excluding Bankwest Card conversion transfers)	0.00% p.a. for the first 13 months (excluding Bankwest Card conversion transfers)	Not applicable	Not applicable
Promotional interest rate (Balance transfer)	0.00% p.a. for the first 13 months (excluding Bankwest Card conversion transfers)	0.00% p.a. for the first 13 months (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	2% Balance transfer fee	2% Balance transfer fee	Not applicable	Not applicable
Balance transfer interest rate	12.99% p.a. after promotional balance transfer term	12.99% p.a. after promotional balance transfer term	17.99% p.a. after promotional balance transfer term	17.99% p.a. after promotional balance transfer term
Annual fee	\$99	\$79	\$0	\$0
Late payment administration fee	\$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 <http://www.bankwest.com.au/rates-fees#CC>.

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 any changes have been made by visiting <http://www.bankwest.com.au/personal/credit-cards>.

Key facts about this Credit Card - continued

Description of credit card						
Product Name	<i>More World Mastercard</i>	<i>More Platinum Mastercard</i>	<i>More Classic Mastercard</i>	<i>Bankwest Qantas World Mastercard</i>	<i>Bankwest Qantas Platinum Mastercard</i>	<i>Bankwest Qantas Classic Mastercard</i>
Minimum credit limit	\$12000	\$6000	\$1000	\$12000	\$6000	\$1000
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	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	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	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	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	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
Interest on purchases	19.99% p.a.	19.99% p.a.	19.99% p.a.	20.49% 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)	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.	21.99% p.a.
Promotional interest rate (Purchases)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Promotional interest rate (Balance transfer)	0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0.00% p.a. for the first 6 months after your card is approved for the balance you transfer (excluding Bankwest Card conversion transfers)	0.00% 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)	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	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	20.49% p.a. after promotional balance transfer term
Annual fee	\$270	\$160	\$100	\$270	\$160	\$100
Late payment administration fee	\$25	\$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 <http://www.bankwest.com.au/rates-fees#CC>. 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 any changes have been made by visiting <http://www.bankwest.com.au/personal/credit-cards>.