

# Credit Card Comparison Chart

## Retail



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

Feature	Our Low Rate		No Annual Fee	
Credit Card Product	Bankwest Breeze Mastercard®		Bankwest Zero Mastercard®	
Tier	Classic	Platinum	Classic	Platinum
Annual Fee	\$49	\$69	\$0	\$0
Introductory Annual Fee for the First Year	N/A	N/A	N/A	N/A
Annual % Rate Balance Transfers	12.99% p.a.		14.99% p.a.	
Annual % Rate Purchases	12.99% p.a.		14.99% p.a.	
Annual % Rate Cash Advances	21.99% p.a.		21.99% p.a.	
Introductory Balance Transfer Rate <sup>~</sup>	0% p.a. for 12 months <sup>**</sup>		0% p.a. for 28 months <sup>***</sup>	
Introductory Balance Transfer Fee	2% <sup>**</sup>		3% <sup>***</sup>	
Introductory Purchase Rate <sup>~</sup>	0% p.a. for 12 months <sup>**</sup>		N/A	
Foreign Transaction Fee	2.95% of the transaction amount	Waived	2.95% of the transaction amount	Waived
Complimentary Overseas Travel Insurance <sup>#</sup>	No	Yes	No	Yes
Interest Free Days <sup>†</sup>	Up to 55 days		Up to 55 days	
Minimum Credit Limit	\$1,000	\$6,000	\$1,000	\$6,000

Feature	Rewards Points			Frequent Flyer Points	
Credit Card Product	Bankwest More Mastercard®			Bankwest Qantas Mastercard®	
Tier	Classic	Platinum	World	Platinum	World
Annual Fee	\$100	\$160	\$270	\$160	\$270
Introductory Annual Fee for the First Year <sup>†</sup>	N/A	N/A	N/A	N/A	N/A
Annual % Rate Balance Transfers	19.99% p.a.			19.99% p.a.	
Annual % Rate Purchases	19.99% p.a.			19.99% p.a.	
Annual % Rate Cash Advances	21.99% p.a.			21.99% p.a.	
Introductory Balance Transfer Rate <sup>~</sup>	0% p.a. for 6 months <sup>**</sup>			2.99% for 9 months	
Introductory Balance Transfer Fee	1% <sup>**</sup>			0%	
Introductory Purchase Rate <sup>~</sup>	N/A			N/A	
Foreign Transaction Fee	2.95% of the transaction amount	Waived	Waived	Waived	Waived
Complimentary Overseas Travel Insurance <sup>#</sup>	No	Yes	Yes	Yes	Yes
Points earned per \$1 spent on eligible purchases <sup>‡</sup>	1.5 points	2 points	2.5 points	0.6 points for the first \$2,500 each month, 0.3 points thereafter	1 point for the first \$5,000 each month, 0.5 points thereafter
Interest Free Days <sup>†</sup>	Up to 44 days			Up to 44 days	
Minimum Credit Limit	\$1,000	\$6,000	\$12,000	\$3,000	\$12,000

# Credit Card Comparison Chart

## Retail



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

### Common Account Fees and Charges

<b>Minimum Payment</b>	2% of the closing balance or \$20 (whichever is greater) plus the amount by which you exceeded your credit limit during the statement period	You must also pay: The amount (if any) of any minimum monthly payment which remains unpaid from a previous Statement immediately. 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.
<b>Late Payment Administration Fee</b>	\$25 per statement period	Payable for each Statement Period that the minimum payment is not processed to your Card Account by the due date. If your Card Account statement refers to an "Amount Due Immediately" you must also pay that amount by the due date, in order to avoid the fee: see Terms and Conditions clause 27. You could avoid this fee by setting up automatic payments through your personal online banking.
<b>Cash Advance Fee</b>	3% 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.
<b>Paper Statement Fee</b>	\$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.
<b>Foreign Transaction Fee (waived for Platinum and World Tier cards)</b>	2.95% of the transaction amount	Charged on transactions effected by a foreign currency or 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.
<b>Additional Cardholder</b>	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.
<b>Annual Fee</b>	The credit card annual fees listed in the table on page 1 are for new credit card customers and may not reflect the annual fees for existing or previous customers with the same product type.	Payable when the Card Account is opened and in advance on each anniversary of Card Account opening. The annual fee is not payable if it is excluded under a home loan package (Package). If a Package is cancelled where an annual fee has not been payable under this Card Contract in the 12 months prior to cancellation, the annual fee will become payable on cancellation of the Package and in advance on each anniversary of that date. If after requesting a Card Contract Variation, you have changed to a new Card Account where an annual fee has been payable on the old Card Account in the 12 months prior to variation, the date that the annual fee has been payable will remain unchanged and the annual fee on the new Card Account will be payable in advance on each anniversary of that date. The annual fee may be waived in whole or part under promotional terms available from time to time.

**Important things you should know:** The information in this leaflet is current as at 19th of March 2024, 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.

- Introductory balance transfer and purchase rates apply from the date the card is opened, regardless of when any balance transfer or purchase is processed by us. After the introductory period, the interest rate on any outstanding balance transfer or purchase will be charged at the ongoing rate for balance transfers and purchases, as outlined in your credit card schedule. Minimum balance transfer amount is \$500. A balance transfer 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 balance transfer and purchase rates.

\*\*Available for a limited time to new Bankwest Breeze Mastercard customers, excluding transfers from existing Bankwest Credit Card products, who apply from 10th of November 2023 until the promotion ends, and are approved.

\*\*\*Available for a limited time to new Bankwest Zero Mastercard customers, excluding transfers from existing Bankwest Credit Card products, who apply from 10th of November 2023 until the promotion ends, and are approved. A 3% Balance Transfer fee is payable on all transactions to which that balance transfer rate applies.

\*\*Available for a limited time to new Bankwest More Mastercard customers, excluding transfers from existing Bankwest credit card products, who apply from 15 May 2017 until the promotion ends, and are approved. A 1% Balance Transfer fee is payable on all transactions to which that balance transfer rate applies.

†Complimentary overseas travel insurance provides base cover only and limitations, exclusions and eligibility criteria apply. See the Credit Card Insurance Product Disclosure Statement and Information Booklet (PDF) for details available at bankwest.com.au.

†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/joinffbankwest. 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.

\*You qualify for interest-free days on purchases if you pay the closing balance owing (excluding 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.

\*\*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.

Visit [www.Mastercard.com.au/world](http://www.Mastercard.com.au/world) for details about World Mastercard experiences including terms and conditions. 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.