

# Key facts about these credit cards

Correct as at 5 November 2024

## DESCRIPTION OF CREDIT CARD

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

PRODUCT NAME	QANTAS PREMIER EVERYDAY CREDIT CARD	QANTAS PREMIER PLATINUM CREDIT CARD	QANTAS PREMIER TITANIUM CREDIT CARD
Minimum credit limit	\$4,000	\$6,000	\$15,000
Minimum repayments	<p>You must pay the Minimum Payment Due by the Payment Due Date each month as advised in your statement. The Minimum Payment due is:</p> <ol style="list-style-type: none"> <li>the greater of: <ol style="list-style-type: none"> <li>\$25, or if the Card Balance is less than \$25, the Card Balance; or</li> <li>2.00% of the Card Balance as at the end of the Statement Period (rounded up to the nearest dollar);</li> </ol> </li> <li>plus any Monthly Instalment, initial interest charge, Fixed Payment Option fee or related interest on any of them, that is part of a Fixed Payment Option for that month.</li> </ol>		
Interest on purchases*	20.99% p.a.	20.99% p.a.	20.99% p.a.
Interest-free period	<p>Up to 44 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest free days for Retail Purchases, interest, fees or charges.</p>		
Interest on cash advances	21.99% p.a.	21.99% p.a.	21.99% p.a.
Balance transfer interest rate*	Please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you.		
Annual fee*	\$99	\$399	\$1,200
Late payment fee	<p>\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.</p>		

There may be circumstances in which you have to pay other fees. A full list of current fees can be obtained from [qantasmoney.com/credit-cards/premier-platinum/fees-and-rates](https://qantasmoney.com/credit-cards/premier-platinum/fees-and-rates) for Qantas Premier Platinum, [qantasmoney.com/credit-cards/premier-everyday/fees-and-rates](https://qantasmoney.com/credit-cards/premier-everyday/fees-and-rates) for Qantas Premier Everyday, and [qantasmoney.com/credit-cards/premier-titanium/fees-and-rates](https://qantasmoney.com/credit-cards/premier-titanium/fees-and-rates) for Qantas Premier Titanium.

For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](https://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 contacting us on **1300 992 700**.

\*Promotional offers may apply.