



Key facts about Bank of Sydney's credit cards

Current as at: 05/02/2018

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009. THIS IS NOT AN OFFER OF CREDIT. This key facts sheet is provided to help you compare this credit card with the credit cards of other lenders.

Description of credit cards

| Product Name | Classic Mastercard® | Platinum Mastercard® |
|---|--|--|
| Minimum credit limit | \$500 | \$6,000 |
| Minimum repayment | 3% of the closing balance outstanding, or \$10, whichever is greater. If the closing balance is less than \$10, it must be paid in full. | 3% of the closing balance outstanding, or \$10, whichever is greater. If the closing balance is less than \$10, it must be paid in full. |
| Interest on purchases | 11.99% p.a. | 18.49% p.a. |
| Interest-free period | Up to 55 days on purchases only | Up to 55 days on purchases only |
| Interest on cash advances | 19.49% p.a. | 19.49% p.a. |
| Promotional interest rate* | 6.99% p.a. for 6 months from card approval on purchases only | 6.99% p.a. for 6 months from card approval on purchases only |
| Promotional balance transfer interest rate* | 0% p.a. for 6 months. Purchases interest rate applies thereafter. | 0% p.a. for 6 months. Purchases interest rate applies thereafter. |
| Annual Fee | \$49 | \$129 |
| Late payment fee | \$10 | \$10 |

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from www.banksyd.com.au. For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au. The terms on which these Credit Cards are offered can change over time. You can check if any changes have been made by visiting www.banksyd.com.au/creditcardkeyfactsheet or by contacting us on 1300 BANKING (1300 2265 464).

*Applicable to new Bank of Sydney credit card customers only. Balances transferred from other Bank of Sydney accounts are not eligible for promotional balance transfer interest rates. Existing Bank of Sydney cardholders switching from Visa to Mastercard are not eligible to receive promotional rates.

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