

credit cards



Rates current as at 9 January 2019

Visa Platinum Credit Card.

Our Visa Platinum Credit Card rewards you with a host of exceptional features and benefits including overseas travel insurance¹, the convenience of the Visa Platinum Concierge Service, special travel and entertainment offers and Qantas Points².

Please refer to the end of this brochure for more important information on our Visa Platinum Credit Card.

With our Visa Platinum Credit Card you'll enjoy:

- > Earn 1 Qantas Point for every \$1 spent on eligible purchases³ (\$1 - \$2,500) per calendar month
- > Earn 0.5 Qantas Points for every \$1 spent of eligible purchases³ (\$2,501 & above) per calendar month
- > Complimentary Qantas Frequent Flyer membership²
- > Complimentary overseas travel insurance¹
- > Up to 55 days interest free on purchases⁴
- > 4.99% p.a. on balance transfers and purchases for your first 5 months⁵
- > Free additional cardholder
- > 24/7 Visa Platinum Concierge Service
- > Access to Visa Platinum entertainment offers
- > Annual fee \$249⁶

Intro rate:

4.99 %
p.a.

Variable rate:

18.99 %
p.a.

Visa Lifestyle Plus Credit Card.

If you're looking for more freedom from your credit card, our Lifestyle Plus Credit Card could be the card for you.

Packed with a suite of features and benefits including no annual fee and a low interest rate for your first 5 months⁵, it's perfect for your everyday spending or travel companion.

Please refer to the back of this brochure for more important information on our Visa Lifestyle Plus Credit Card.

With a Lifestyle Plus Credit Card you'll enjoy:

- > \$0 annual fee!
- > Low interest rate on balance transfers and purchases for your first 5 months⁵
- > Low variable interest rate
- > Up to 46 days interest free on purchases⁴
- > \$0 fee for additional cards
- > Contactless purchases with Visa payWave
- > The perfect companion for travelling – Visa credit cards are accepted at over 24 million locations worldwide
- > Access to Visa's 24 hour worldwide emergency hotline
- > ORION 24/7 card monitoring services added protection for your Visa card

Intro rate:

4.99 %
p.a.

Variable rate:

15.85 %
p.a.

Visa Lifestyle Credit Card.

If you're good at managing your finances, then you'll love our low rate Visa Lifestyle Credit Card.

This card has no interest free days attached. If you would like interest free days attached to your credit card please refer to our Lifestyle Plus Credit Card or Visa Platinum Credit Card.

With our Visa Lifestyle Credit Card you'll enjoy:

- > \$0 annual fee!
- > Low interest rate on balance transfers and purchases for your first 5 months⁶
- > Low variable interest rate
- > \$0 fee for additional cards
- > Contactless purchases with Visa payWave
- > The perfect companion for travelling – Visa credit cards are accepted at over 24 million locations worldwide
- > Access to Visa's 24 hour worldwide emergency hotline
- > ORION 24/7 card monitoring services added protection for your Visa card

Intro rate:

4.99 %
p.a.

Variable rate:

12.34 %
p.a.

Compare our credit cards.

	Visa Platinum Credit Card	Visa Lifestyle Plus Credit Card	Visa Lifestyle Credit Card
Annual fee	\$249	\$0	\$0
5 month intro rate for balance transfers and purchases	4.99% p.a	4.99% p.a	4.99% p.a
Ongoing interest rate	18.99% p.a	15.85% p.a	12.34% p.a
Interest free days	Up to 55 days interest free on purchases. ⁴	Up to 46 days interest free on purchases. ⁴	No interest free days
Fee for additional cards	\$0	\$0	\$0
Reward program	Qantas Points ²	x	x
Reward program annual fee	Complimentary Qantas Frequent Flyer membership ²	x	x
Loyalty points	Earn 1 Qantas Point for every \$1 spent on eligible purchases ³ (\$1 - \$2500) per calendar month Earn 0.5 Qantas Point for every \$1 spent on eligible purchases ³ (\$2501 & above) per calendar month Earn 1 extra Qantas Point for every \$1 spent on selected Qantas products and services in Australia ⁷	x	x
Maximum limit	\$20,000	\$20,000	\$20,000
Minimum limit	\$6,000	\$1,000	\$1,000
Repayment frequency	Monthly	Monthly	Monthly

Switch your credit card.

At Qudos Bank we've kept our credit card range simple – low fees, competitive rates and a choice to add a reward program.

Our credit cards are all about giving you the freedom to get what you need now. The perfect companion for your overseas trips, everyday purchases, or as a back up when you need it.

By switching your high interest credit cards to Qudos Bank you could save hundreds of dollars and pay them off sooner!

How to switch

By switching you can enjoy many benefits from low interest rates and low fees to a range of platinum services.

Switching is easy, just follow these 5 simple steps:

1. Fill out the application in this pack, apply online or call us on 1300 747 747.
2. Provide us with a copy of your latest payslips.
3. We'll call you once your application has been received, talk to you about the best card to suit your needs and answer any questions you may have.
4. Once approved, we'll send out your new credit card and PIN.
5. Plus – transfer over any balances you have from other credit cards and enjoy a low interest rate of 4.99%p.a. for 5 months!⁵

Important Information:

Credit cards are subject to approval. Lending criteria, terms and conditions, fees and charges apply and are available on request. Rates current as at time of publishing, subject to change. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 Australian Credit Licence number 238 305 is the issuer, offeror and administrator of the Visa Platinum Credit Card, Lifestyle Plus Credit Card and Lifestyle Credit Card, and is a credit provider and credit licensee under National Consumer Credit laws. Qudos Bank pays Qantas for points issued in relation to the Visa Platinum Credit card.

1. Qudos Bank, the insured, has entered into a Group Policy for overseas travel insurance with Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708 (Allianz), the insurer. AWP Australia Pty Ltd (ABN 52 097 227 177, AFSL No. 245631) trading as Allianz Global Assistance is authorised by Allianz to arrange the Group Policy and deal with and settle any claims on its behalf and provides no advice. The benefit of the cover under the Group Policy is extended automatically to Qudos Bank Visa Platinum cardholders where certain eligibility criteria are met (eligible cardholders). Eligible cardholders do not have their own policy or enter into a contract of insurance with Allianz. Subject to certain Terms and Conditions, they have the right to recover the amount of their loss from Allianz solely by operation of section 48 of the Insurance Contracts Act 1984 (Cth). Qudos Bank is not the agent of Allianz or the eligible cardholders does not provide any advice and does not receive any commission in relation to the cover. Benefit available where at least 50% of the amount payable for the overseas travel (including accommodation arrangements) for you and any accompanying person is paid using your Visa Platinum Credit Card before the start of your travel. Accompanying persons are your spouse (or legally-recognised de facto) and/or your dependents not in full time employment who are under the age of 21 who travel with you for the entire trip. The maximum cover provided, regardless of the number of persons the claims relate to is \$1,000,000. Benefit limits and sub-limits apply. There is no cover while travelling in Australia. Refer to the Allianz Global Assistance Travel Insurance Information Booklet for more information, available at https://assets.qudosbank.com.au/files/TermsConditions/allianz_travel_insurance_informationGuide.pdf

2. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program. Qantas Points accrue in accordance with and subject to the Qantas Points Banking Rewards Terms and Conditions. A joining fee usually applies, however, Qudos Bank has arranged to waive the joining fee for Qudos Bank members who apply at qantas.com/joinffqudos. This offer is not available in conjunction with any other offer. Qantas Frequent Flyer membership application is subject to approval by Qantas.

3. Eligible purchases do not include cash advances, ATO payments, Bpay, interest, balance transfers, fees and charges or traveller's cheques and foreign currencies - these do not earn Qantas Points. For the full list of exclusions, please refer to the Visa Platinum Credit Card Terms and Conditions.

Qantas Points can be earned on a maximum of \$200,000 of eligible purchases per customer for each 12 month period, commencing from the date your account is opened and each account anniversary thereafter (Eligible Transaction Cap), regardless of the number of Qudos Bank Platinum Credit Cards held by you.

4. Excludes cash advances and BPAY transactions. This only applies if your account is paid in full by the due date each month. Payment must be received by Qudos Bank by close of business.

5. Intro rate applies to all transactions (including purchases and balance transfers) for the first five months from the first date your account is approved and then reverts to the then standard variable rate.

6. Annual fee charged upon account opening and annually thereafter.

7. Selected Qantas products and services are the following items purchased directly from Qantas: Qantas passenger flights (with a QF flight number) Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas, purchases from Qantas Freight, Qantas Holidays, Qantas Business Travel, Jetset Travel world channels, Qantas Staff Travel, the Jetstar Group of companies or goods or services supplied by QFF Program partners.

To apply for a credit card, contact:

 Call us on 1300 747 747

 Visit qudosbank.com.au

 Drop into your nearest branch

1300 747 747 | qudosbank.com.au