

# Visa Platinum Credit Card



Platinum service,  
premium rewards.

Our Visa Platinum Credit Card has a host of exceptional features and benefits, including the convenience of the Visa Platinum Concierge Service, special travel and entertainment offers, complimentary travel insurance cover, plus Qantas Points<sup>1</sup>.

Join now and take  
advantage of:

- > Earn 1 Qantas Point for every \$1 spent on eligible purchases<sup>2</sup> (\$1 - \$2,500) per calendar month
- > Earn 0.5 Qantas Points for every \$1 spent on eligible purchases<sup>2</sup> (\$2,501 and above) per calendar month
- > Earn 1 extra Qantas Point per \$1 spent on selected Qantas products and services in Australia<sup>3</sup>
- > Complimentary overseas travel insurance<sup>4</sup>
- > 4.99%p.a. on balance transfers and purchases for your first 5 months<sup>5</sup>
- > Annual fee \$249<sup>6</sup>
- > Up to 55 days interest free on purchases<sup>7</sup>
- > Contactless purchases with Visa payWave
- > Free additional card holder
- > 24/7 Visa Platinum Concierge Service
- > Access to Visa Platinum entertainment offers

Please check our current interest rates on our website before you apply.

Exclusive travel and  
entertainment offers.

As a Visa Platinum cardholder, you'll have access to exclusive special offers. From great deals at international hotels to special VIP entertainment offers that are closer to home – we're always looking for opportunities to roll out the red carpet for you.

Complimentary overseas  
travel insurance.

Receive the benefit of our complimentary overseas travel insurance cover, when you purchase at least 50% of your travel with your Visa Platinum Credit Card<sup>4,8</sup>.

**Benefits include:**

- > Cover available to travellers of all ages who are an Australian resident
- > Cover also provided to your partner and dependents travelling with you for 100% of your journey<sup>8</sup>
- > Access to Overseas Emergency Medical Assistance for medical of up to \$500,000<sup>8</sup>
- > Rental Vehicle Excess for hire cars of up to \$3,000<sup>8</sup>

Complimentary Visa  
24/7 concierge service.

As soon as your card has been issued, you'll have access to the Visa Platinum Concierge Service. Wherever you are in the world, it's available 24 hours a day, 7 days a week. You'll receive personal assistance with a whole suite of services including restaurant recommendations or reservations, help planning your holiday or someone to organise delivery of flowers to a loved one – your concierge service will be waiting for your call. This service is free of charge to our Visa Platinum cardholders and will save you time, money and hassle.

To contact your concierge service simply call **1800 639 607** in Australia or **0508 600 100** in New Zealand.

## Are you a Qantas Frequent Flyer member?

If you're not yet a Qantas Frequent Flyer member, Qudos Bank provides this complimentary with your new Visa Platinum Credit Card. The application is available online at [qudosbank.com.au](http://qudosbank.com.au). Please notify us once you receive your new Qantas Frequent Flyer membership number.

### Apply now!

Ways to apply for a Visa Platinum Credit Card:

#### Online

Login to online banking to apply for a Visa Platinum Credit Card.

#### Not yet a member?

Simply visit [qudosbank.com.au](http://qudosbank.com.au) and complete our online application form.

#### Download a form

Once you have downloaded and completed your form/s you can either mail your application to us or bring the form/s into one of our branches. The forms can be found on our website [qudosbank.com.au](http://qudosbank.com.au)

#### Visit a branch




Meet with one of our Personal Bankers at the branch near you. Visit [qudosbank.com.au](http://qudosbank.com.au) for our Branch Locator.

#### Important Information

1. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and the earning and redemption of Qantas Points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available online at [qantas.com/terms](http://qantas.com/terms). Qantas Points accrue in accordance with and subject to the Qudos Bank Visa Platinum reward Terms and Conditions issued by Qudos Bank available at [qudosbank.com.au/rewards](http://qudosbank.com.au/rewards). A joining fee may apply, however, Qudos Bank has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qudos Bank members who are not already a Qantas Frequent Flyer member and who apply at [qantas.com/joinffqudos](http://qantas.com/joinffqudos). This offer is non-transferable and not available in conjunction with any other offer. Qantas Frequent Flyer membership and each application is subject to approval by Qantas.
2. 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 at [qudosbank.com.au](http://qudosbank.com.au). An annual Qantas Points maximum of \$200,000 of eligible purchases per customer for each 12 month period applies, 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.
3. You will earn an additional Qantas Point per dollar spent on eligible Qantas products and services in Australia. 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 as applicable. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas. Purchases at 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 are not eligible Qantas products and services and will not earn Qantas Points.
4. 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. AGA Assistance 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. Refer to the Allianz Global Assistance Travel Insurance Information Booklet for more information. 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 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.
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 standard variable rate (currently 18.99%).
6. Annual fee charged upon account opening and annually thereafter.
7. Up to 55 days interest free on purchases only applies if your account is paid in full by the due date each month. Excludes cash advances and BPAY transactions. Payment must be received by Qudos Bank by close of business. This information is subject to our disclaimers.
8. Terms and Conditions apply. Refer to the Allianz Global Assistance Travel Insurance Information Booklet for more information, available at [qudosbank.com.au](http://qudosbank.com.au). 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 dependants 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.

Normal lending criteria and fees and charges apply. Terms and Conditions are available upon request. Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305 is the issuer, offerer and administrator of the Qudos Bank Visa Platinum Reward Card and is a credit provider and credit licensee under National Consumer Credit laws.

### To apply for a credit card, contact us:

-  Call us 1300 747 747
-  Visit us online at [qudosbank.com.au](http://qudosbank.com.au)
-  Drop into your nearest branch

**1300 747 747 | [qudosbank.com.au](http://qudosbank.com.au)**