

# Credit Card Application Form.

N/A for medical and dental students



Please complete your details and return to BOQ Specialist  
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400.

Products and services are provided by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 (**BOQ Specialist**).

Please use **BLOCK LETTERS**

Your BOQ Specialist Banker, if you already have one:

## SECTION 1 CARD SELECTION

☐ I would like to apply for a Platinum credit card  
I earn in excess of \$60 000 (minimum credit limit \$6,000)

☐ I would like to apply for a Signature credit card  
I earn in excess of \$120 000 (minimum credit limit \$15,000)

Credit limit requested \*

\* Please note, your approved credit limit will be determined by your desired credit limit, BOQ Specialist's credit policy and product mandates and applicable banking packages.

Please select your preferred rewards program\*\*

☐ Qantas Frequent Flyer

☐ Velocity Frequent Flyer

If you are already a member, please complete your membership number:

Qantas Frequent Flyer

Velocity Frequent Flyer

\*\* You must be a member of your nominated rewards program to earn rewards points. Points and membership are subject to the relevant program terms and conditions, available at [boqspecialist.com.au/card](http://boqspecialist.com.au/card)

## SECTION 2 INITIAL APPROVAL CRITERIA

I confirm that I am:

☐ 18 years or over; and

☐ a permanent Australian resident

## SECTION 3 PERSONAL DETAILS

Title

First name

Middle name

Surname

Alias (if applicable)

☐ Male

☐ Female

Gender

☐ Single

☐ Married

☐ Separated

☐ Divorced

☐ Defacto

 How many dependents do you have?

## SECTION 4 MEMBERSHIP DETAILS

Medical and Dental Associations

☐ AMA

☐ ADA

☐ CA

☐ Other

State of issue

Membership number

## SECTION 5 ADDRESS/CONTACT DETAILS

Contact details

Mobile telephone number

Email Address

Current residential address

Street address

Suburb

State

Postcode

Time at this address  years  months

Postal address (if different to residential address)

Street address

Suburb

State

Postcode

Residency Status

☐ Australian Citizen

☐ Australian Permanent Resident

☐ Non Resident

☐ Australian Temporary Resident

Are you a citizen or resident of any foreign jurisdictions?

☐ Yes

☐ No

I am a citizen of

I am a resident of

Are you a resident of any foreign jurisdictions for tax purposes?

☐ Yes

☐ No

If yes, please complete the Foreign Tax Self Certification Form.

## SECTION 6 SERVICES

☐ By post

☐ Online

How would you like to receive your statements? To receive electronic communications, you must provide a valid email address. Once your account is open you can change your preference at any time via Online Banking or by calling us on 1300 160 160. I have read and agree with the Electronic Communications Consent and would like to receive in electronic form, my credit card application status updates, statements, notices and other communications relating to this product.

## SECTION 7 ALERTS & NOTIFICATIONS

A primary cardholder can receive notifications via SMS

☐ Notify me for transactions over \$  (min value \$100)

☐ Notify me when I am within \$  of my credit limit

## SECTION 8 IDENTIFICATION DETAILS

Mother's maiden surname

Please provide copies of and details for at least two (2) of the following identification documents.

Driver Licence number

Driver Licence card number

Drivers Licence expiry date

State of issue

Medicare card number

Medicare card individual reference number

Medicare card expiry date

Passport number

Passport country of Issue

Country of birth

City of birth

## SECTION 9 EMPLOYMENT DETAILS

### Employment Status

Tick multiple boxes if applicable

☐ Full-time
 ☐ Part-time
 ☐ Self-employed
 ☐ Temp/Casual
 ☐ Retired
 ☐ Student
 ☐ Unemployed

Profession

Date qualified

Intended start date of employment (Students and Graduates)

Current occupation/job title

Current employer's name

Time at current employer  Years  Months

### Accountant's details (Complete if self-employed/retired)

Accountant's name

Accountant's company name

Accountant's telephone number (not a mobile)

Accountant's email

Has your financial position changed since you were approved for your credit card?

☐ Yes
 ☐ No

## SECTION 10 FINANCIAL DETAILS

Please complete the below details and provide evidence of your current income i.e. copies of two (2) recent payslips, if self employed copies of your financial statements for the last two (2) years or if retired copies of your last two (2) tax returns.

### INCOME

Monthly salary

Monthly other income

### ASSETS

Cash

Principal Residence

Investment Property

Motor Vehicle

Superannuation

Other

**Total Assets**

### LIABILITIES

Overdraft

Mortgage Principal Residence

Mortgage investment property

Leases

Credit limit of all cards held

Other

**Total Liabilities**

**Net Assets**

Do you share your expenses with anyone?

☐

 Yes 

☐

 No

If yes, only enter your share of expenses

GENERAL LIVING EXPENSES (EXCLUDING LOAN REPAYMENTS) PER MONTH

Groceries - Typical supermarket shop for groceries including food and toiletries (excluding alcohol and tobacco).

\$

Clothing and Personal Care - Clothing, footwear, cosmetics, and personal care.

\$

Primary Residence Costs (excluding Insurance) Includes rates, levies, repairs and maintenance, all other utilities and other household costs for fixtures and fittings (excluding land tax, body corporate and strata fees, telephone, internet, pay TV and Insurances).

\$

Telephone, Internet, Pay TV & Media Streaming Subscriptions - Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).

\$

Transport - Public transport, motor vehicle running costs including fuel, servicing, registration, parking and tolls (excluding motor vehicle insurance).

\$

Recreation and Entertainment - Recreation and entertainment costs including alcohol, tobaccos, gambling, restaurants, membership fees and holidays.

\$

Medical and Health (excluding health insurance) - Medical and health costs including doctor, dental, optical and pharmaceutical etc.

\$

General Insurance (including Home and Contents on Primary Owner Occupied Residence) - Insurance costs such as personal belongings, travel and ambulance insurance, home and contents, building, as well as any compulsory insurance of motor vehicles (excluding recreation vehicles).

\$

Childcare - Childcare including nannies.

\$

Public or Government Primary and Secondary Education - Education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary)

\$

Higher Education and Vocational Training (excluding HECS/HELP) - Fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS).

\$

Pet Care - Expenses related to pet care.

\$

TOTAL GENERAL LIVING EXPENSES (per month)

\$

ADDITIONAL EXPENSES

Owner Occupied Strata, Body Corporate, Land Tax – Land tax, body corporate and strata fees on owner occupied principal place of residence (excluding investment properties, secondary residences, and properties maintained for other purposes such as holiday properties or residences maintained for parents or children).

\$

Private & Non-Government Education – Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools (Catholic or non-Catholic), private tuition and compulsory age kindergarten/pre-primary/prep/reception.

\$

Personal Insurance (Life, Health, Sickness and Personal Accident) - Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.

\$

Other Insurances - Insurance of recreational vehicles such as motor cycle, caravan, trailer, boat and aircraft including combined insurance and registration.

\$

Secondary Residence & Holiday Home Costs (including Insurance) – Costs associated with any secondary residences, either rented or owned for non-investment purposes, includes building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.

\$

TOTAL

\$

Rent – Ongoing rent commitments that will continue to be paid after settlement.

\$

Board – Ongoing board commitments that will continue to be paid after settlement.

\$

Child and Spouse Maintenance - Child and or spousal maintenance payments.

\$

Investment property costs (including Insurance) - All costs associated with an ‘Investment Property’ including building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance.

\$

Other regular or recurring expenses.

\$

TOTAL ADDITIONAL LIVING EXPENSES (per month)

\$

Do you foresee any major change to your financial circumstances such as a change in your employment status or a change to your income and/or expenses that may make it difficult for you to meet your repayments?

☐

 No 

☐

 Yes If yes, please provide details:

## SECTION 11 ADDITIONAL CARDHOLDER DETAILS (OPTIONAL)

Additional cardholders must be 16 years or over. All transactions made using the additional card will be the responsibility of the primary cardholder.

Title   
First name   
Middle name   
Surname   
Alias (if applicable)

Do you wish to set a monthly spend limit on the secondary card?

☐ Yes ☐ No

Spend limit amount \$

Important information: The additional card holder will have the equivalent online banking access rights as the primary card holder. You will need to contact the Client Service Center to register for online banking once you receive your card.

Gender ☐ Male ☐ Female

Date of birth  /  /

### Contact details

Mobile telephone number

Email Address

**Additional cardholder residential address** (Only complete if different to primary cardholder)

Street Address

Suburb  State  Postcode

### Residency Status

☐ Australian Citizen ☐ Australian Permanent Resident  
☐ Non Resident ☐ Australian Temporary Resident

Are you a citizen or resident of any foreign jurisdictions?

☐ Yes ☐ No

I am a citizen of

I am a resident of

## Additional cardholder identification details

Mother's maiden surname

Please provide copies of and details for at least two (2) of the following identification documents.

Driver Licence number

Driver Licence card number

Drivers Licence expiry date  /  /

State of issue

Medicare card number

Medicare card individual reference number

Medicare card expiry date  /

Passport number

Passport country of Issue

Country of birth

City of birth

## SECTION 12 DECLARATION/SIGNATURE FOR ADDITIONAL CARDHOLDERS

We have read and agree to the Acknowledgment and Consent contained in this application. We acknowledge that you will rely on this information to offer an additional card.

Additional cardholder's signature

X Sign here

Date  /  /

## SECTION 13 DECLARATION BY PRIMARY CARDHOLDER

- I have read and agree to the Acknowledgment and Consent contained in this application.
- I acknowledge that you will rely on this information and that obtained from a credit reporting agency to make a decision as to whether to offer me a credit card.
- I am not an undischarged bankrupt or have not been bankrupt in the last five (5) years.
- confirm my current financial position will enable me to meet the minimum repayments on the requested credit limit.
- I understand I can request a copy of my not unsuitable assessment, free of charge.

Primary cardholder's signature

X Sign here

Date  /  /

## BOQ SPECIALIST'S USE ONLY

Source code

Promo code

## ACKNOWLEDGEMENT & CONSENT

BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616 ("BOQ Specialist") is the credit provider and a member of Visa. This form is issued by BOQ Specialist.

This Acknowledgement and Consent applies to the primary cardholder and – where noted – any additional cardholder.

### 1. Application

By signing and submitting this application, I apply to BOQ Specialist for a credit facility to enable me (and each additional cardholder named in this application or later nominated by me if any) to purchase goods and services on credit and obtain cash advances (Facility).

I acknowledge that if BOQ Specialist accepts my application (which it may do so in its sole discretion), I will be sent an offer to enter into a contract and other disclosure information such as the Credit Card Schedule (collectively referred to as the Contract) by BOQ Specialist. That Contract, together with this Acknowledgement and Consent will govern the Facility. I acknowledge that after receiving the Contract from BOQ Specialist, activation of my credit card or performing a transaction on my Facility will amount to acceptance of the terms set out in the Contract.

I confirm that I am an Australian resident and am 18 years of age or over and that I am financially solvent and able to pay all my debts as they fall due.

If my financial details change, including annual income and regular expenses, I acknowledge that I must give BOQ Specialist prompt notice of such changes. I acknowledge that BOQ Specialist relies on this information being kept up to date and complete.

I acknowledge and agree that the information provided in this application is true and correct and I have disclosed to BOQ Specialist all matters that are material to enable BOQ Specialist to assess my creditworthiness.

- you warrant that in opening your account you have complied with all relevant legislation;
- you confirm that you will update BOQ Specialist of any change in circumstances which affects the tax residency declared in this application form. You further confirm that you will provide BOQ Specialist with an updated self-certification and declaration of this change in circumstance.

## PRIVACY

### 2. Collection

BOQ Specialist collects, uses and discloses your personal information:

- a. to enable it to assess the application for the Facility, or your eligibility to be a guarantor in relation to the Facility, including in assessing your credit worthiness;
- b. to review the Facility on a periodic basis or in connection with changes (e.g. credit limit), as though assessing a new application at that time;
- c. to verify your identity and carry out other checks as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth);
- d. if your application is successful, for the subsequent administration of the Facility (including portfolio analysis, security, risk management, collecting overdue repayments and complying with BOQ Specialist's obligations at law);
- e. to enable it to undertake planning, product development, data mining or research;
- f. to produce its own assessments and ratings in respect of your credit worthiness;
- g. in connection with any potential or actual acquisition of an interest in BOQ Specialist and its related entities;
- h. for the investigation and prevention of crime, fraud and illegal conduct;
- i. to assist you in managing your debts and collect overdue payments; and
- j. to provide you with information about other products and services in which you may be interested.

In certain circumstances, BOQ Specialist may also be required to collect sensitive information about you, for example, when you make an application for assistance during periods of financial hardship caused by illness or injury. BOQ Specialist may collect this information from third parties, for example, a doctor or hospital.

You acknowledge that not providing the personal information may result in your application being rejected.

If you provide personal information about any other person, you must first ensure each such person has seen this clause and has understood its contents, and has separately agreed to their personal information being collected, used and disclosed by BOQ Specialist in the same way and in the manner described.

### 3. Exchange generally

You understand and agree that we may exchange your personal information, including credit information, to the extent permitted by law, with:

- persons with whom you make a joint application or another person (if any) authorised to operate any credit facility;
- other financial institutions and credit providers for purposes including (i) assessing your application(s) for credit; (ii) notifying other credit providers of defaults; (iii) exchanging information about your credit status where you are in default with BOQ Specialist or another credit provider; (iv) assessing your credit worthiness at any time during or after the life of your credit arrangement; and (v) any other purpose authorised by law;
- BOQ Specialist's subsidiaries, related bodies corporate and other members of BOQ and its related bodies corporate;
- its agents, credit managers and related service providers who assist BOQ Specialist in the management and administration of your application and the Facility;
- its other agents and service providers (including without limitation organisations providing debt collection, mailing house, legal, accounting, business and financial consulting, loan management, archival, auditing, banking, marketing, advertising, delivery, recruitment, customer contact, information technology, research, utility, valuation, insurance (including lenders' mortgage insurance), data processing, data analysis, investigation or security services);
- your agents and representatives, including, without limitation, referees, brokers, guarantors and prospective guarantors, executors, administrators, trustees, guardians, attorneys, or financial or legal advisors;
- anyone who introduces you to BOQ Specialist (such as a mortgage broker);
- partner organisations, including professional associations, organisations providing benefits to BOQ Specialist clients (e.g. Qantas, Priority Pass etc.) and suppliers of products or services requested by you but not provided by BOQ Specialist;
- Experien Insurance Services and its subsidiaries for the purpose of contacting you about their insurance services, unless you opt out;
- other entities to whom BOQ Specialist is, by law, required or permitted to provide information about you, including law enforcement authorities, government authorities, regulatory bodies, courts, external dispute resolution schemes and government registries, such as the Personal Property Securities Register;
- any guarantor or potential guarantor for the Facility, in order for them to consider whether or not to act as guarantor or provide security; and;
- other entities that are authorised by you.

Some of the parties with which we exchange your personal information may be located outside Australia, in countries including South Africa, the United Kingdom, New Zealand, Philippines, India, Singapore and the United States of America. By signing and submitting this application, you consent to overseas disclosures on this basis.

If I have selected the Qantas Frequent Flyer program or Velocity Frequent Flyer program, I further acknowledge and authorise Qantas Airways Limited (ABN 16 009 661 901) ("Qantas") or Velocity Frequent Flyer Pty Ltd (ACN 601 408 824) ("Velocity") and BOQ Specialist to exchange my personal information (including my name, address, email address, date of birth and Frequent Flyer membership number). I acknowledge that the exchange of this information is necessary and will be limited to the extent required to ensure that I can earn Qantas or Velocity Points under and subject to these terms and conditions and the Qantas Frequent Flyer Program terms and conditions (available at [qantas.com/frequentflyer](http://qantas.com/frequentflyer)) or Velocity Frequent Flyer Program terms and conditions (available at [velocityfrequentflyer.com/termsandconditions](http://velocityfrequentflyer.com/termsandconditions)) and that I can be provided with the benefits of the Frequent Flyer Program including information on it and available rewards.

#### 4. Exchange - credit reporting bodies

BOQ Specialist may exchange your personal information with credit reporting bodies (**CRBs**) in order to, for example, obtain a credit report about you for the purposes of assessing an application for consumer or commercial credit, disclose any failure by you to meet your payment obligations in relation to any credit facility, the fact that you have committed fraud or other serious credit infringement, and considering whether or not to accept you as a guarantor or security provider.

CRBs may include information that BOQ Specialist has provided them to other credit providers to assist them to assess your creditworthiness. You can ask a CRB not to disclose the credit information that it holds about you without your consent for a "ban period" of 21 days if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If a ban period is active at the time you submit your application, or any time during the life of this account, you consent to BOQ Specialist accessing your credit information from a CRB.

CRBs may use your credit information to respond to requests from credit providers to "pre-screen" you for marketing. You can ask a CRB not to do this, although BOQ Specialist may still (unless you request otherwise) provide you with direct marketing.

The credit reporting bodies BOQ Specialist uses may include:

- Veda Advantage, whose privacy policy and contact details are available at [www.veda.com.au/contact-us](http://www.veda.com.au/contact-us)
- Dun & Bradstreet, whose privacy policy and contact details are available at [www.dnb.com.au](http://www.dnb.com.au)
- Experian, whose privacy policy and contact details are available at [www.experian.com.au](http://www.experian.com.au)
- Tasmanian Collection Service, whose privacy policy and contact details are available at [www.tascol.com.au](http://www.tascol.com.au)

#### 5. Marketing

Unless you opt out, you consent to BOQ Specialist using and sharing information about you with its related corporations to contact you on an ongoing basis by any means including telephone, email and other electronic message, to provide you information about BOQ Specialist's other products and services which BOQ Specialist thinks might be of interest to you. You acknowledge that you have the option to call BOQ Specialist at any time if you no longer want to receive such information.

#### 6. Notifications

You also acknowledge that BOQ Specialist may send you Short Messaging Service (SMSs) for any purpose related to your application or facility, if approved. You acknowledge that BOQ Specialist will send these SMSs to any mobile phone number it has on record for you and that you need to contact BOQ Specialist if you want to nominate a different mobile number to be used.

#### 7. Recording

You acknowledge that BOQ Specialist may keep records of communications including emails and telephone calls for purposes including training and verification.

#### 8. Further information

If you have any questions, concerns or feedback about privacy, you may contact BOQ Specialist's Privacy Officer at GPO Box 2539, Sydney NSW 2001; [privacy@boqspecialist.com.au](mailto:privacy@boqspecialist.com.au); or by calling 1300 160 160. Where you raise any concerns that BOQ Specialist has interfered with your privacy, BOQ Specialist will respond to let you know who will be handling your matter and when you can expect a further response.

You understand that you can access BOQ Specialist's Privacy Policy via [www.boqspecialist.com.au](http://www.boqspecialist.com.au) or on request. The Privacy Policy contains further details about how BOQ Specialist handles personal information and credit reporting information, and matters such as website privacy, credit reporting bodies used and your access, correction and complaint rights in relation to BOQ Specialist and those credit reporting bodies.

#### ACCESS AUTHORITIES FOR ADDITIONAL CARDHOLDERS

##### 9. Online banking

By selecting this option, I hereby give the additional cardholder authority to register for online banking in relation to my Facility/card account. I acknowledge that this authority will enable the additional cardholder to view my transaction history and statements. The additional cardholder will be subject to BOQ Specialist's online banking terms and conditions as amended from time to time.

##### 10. Enquiry authority

By selecting this option, I hereby give the additional cardholder the authority to request information relating to my Facility/card account and acknowledge that BOQ Specialist will act on a request made by the additional cardholder to disclose such information.

I acknowledge that an additional cardholder will have access to and be provided information relating to my Facility/card account and its operation, including my account balance, the amount of credit available, the minimum payment due, transactions history and statements.

##### 11. Authority to maintain account

By selecting this type of authority I authorise the additional cardholder to have access to the information about my Facility/card account and for that additional cardholder to maintain my Facility/card account by granting him/her authority to notify BOQ Specialist of changes to the address and/or contact details and to request the issuance of replacement credit cards.

The additional cardholder authority will take effect on the date that BOQ Specialist amends its records to note the appointment and continues until I inform BOQ Specialist in writing to cancel or change this authority.

In the event of the death of an account holder, the authority given under this form will automatically terminate.

##### 12. Privacy acknowledgment – Additional cardholder

By completing this Form, I acknowledge that I, as the additional cardholder, will be providing personal information to BOQ Specialist about myself. I acknowledge that this personal information and any other personal information BOQ Specialist collects about me (either directly or indirectly) will be used by BOQ Specialist to verify my identity and complete anti-money laundering and counter terrorism checks as required by law. For more information or to view a copy of BOQ Specialist's Privacy Policy please go to [boqspecialist.com.au](http://boqspecialist.com.au)

##### 13. Acknowledgement and consent

I separately agree that if I nominate an additional cardholder, or provide personal information about any other person, I will first ensure each such person has seen this Acknowledgement and Consent and has understood its contents, and has separately agreed to their personal information being collected, used and disclosed by BOQ Specialist in the same way and in the same manner – to the extent permitted by law – that my Personal Information may be collected, used and disclosed in accordance with this Acknowledgement and Consent.

By nominating a person to be an additional cardholder I consent to that person using my card account.

I acknowledge that I will be liable for all debts incurred by an additional cardholder.

I have read the BOQ Specialist Credit Card Conditions of Use and acknowledge that the ways in which I can cancel or stop a secondary card, and the consequences of doing so, are set out therein.

#### **14. Acknowledgement - Financial Information**

I acknowledge that by completing the details under the heading “Self Employed or Retired” in Item 7 of the application that I authorise BOQ Specialist to contact my accountant/ financial advisor on my behalf and obtain from my accountant/ financial advisor copies of my financial statements in respect of my business, taxation returns or evidence of income for the last two (2) financial years.

I acknowledge that BOQ Specialist may request that I produce evidence of my assets, liabilities and income for verification purposes.

#### **15. Electronic Communications**

You consent to receiving by electronic communication any pre-contractual information, notices and other documents relating to the BOQ Specialist account that we are required to give you. We will rely on this consent to communicate with you by electronic mail (“email”) to the email address that you have notified to us. By giving this consent, you acknowledge that we are no longer required to send you pre-contractual information, notices and other documents relating to the BOQ Specialist account in paper form. You must ensure that you check your email regularly for pre-contractual information, notices and other documents from us and notify us of any changes to your email address. You should also ensure that emails from us to you email address are not blocked. You may withdraw this consent at any time and change to receiving the paper document to you nominated mail address by notifying us through email.



# Key Facts Sheet.

## Key facts about this credit card

Correct as at: 1 April 2025

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

## Description of credit cards

Product name	Signature Credit Card	Platinum Credit Card
Minimum credit limit	\$15 000	\$6 000
Minimum repayments	<i>You must pay the minimum payment due shown on each monthly credit card statement on or before the due date, giving due consideration to processing times for each payment method. The minimum amount owing is calculated as the greater of \$20 or 2% of the closing balance (rounded to the nearest 2 decimal points). If the closing balance is less than \$20, then the minimum payment due is equal to the closing balance. In addition, you must pay any amount in excess of the credit limit and any amount shown on the monthly credit card statement as overdue. These amounts are due and payable immediately.</i>	<i>You must pay the minimum payment due shown on each monthly credit card statement on or before the due date, giving due consideration to processing times for each payment method. The minimum amount owing is calculated as the greater of \$20 or 2% of the closing balance (rounded to the nearest 2 decimal points). If the closing balance is less than \$20, then the minimum payment due is equal to the closing balance. In addition, you must pay any amount in excess of the credit limit and any amount shown on the monthly credit card statement as overdue. These amounts are due and payable immediately.</i>
Interest on purchases	20.50%	13.99%
Interest-free period	<i>There is an interest free period on your card account of up to 55 days on purchases and other debits other than cash advances and balance transfers.</i>	<i>There is an interest free period on your card account of up to 55 days on purchases and other debits other than cash advances and balance transfers.</i>
Interest on cash advances	20.50%	13.99%
Balance transfer interest rate	20.50%	13.99%
Annual fee	\$400	\$0
Late payment fee	\$0	\$0

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 <https://www.boqspecialist.com.au/important-information/terms-and-conditions>.

For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](https://www.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 visiting <https://www.boqspecialist.com.au/important-information/terms-and-conditions>.