

Key Facts Sheet

Key facts about this credit card

Correct as at: 31 May 2015

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. However, if that day is not a business day, it is due on the next business day. 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, <i>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>	<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. However, if that day is not a business day, it is due on the next business day. 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, <i>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>
Interest on purchases	20.50%	20.50%
Interest-free period	There is an interest free period on <i>your card</i> account of up to 55 days on <i>purchases</i> and other debits other <i>than cash advances and balance transfers</i> .	There is an interest free period on <i>your card</i> account of up to 55 days on <i>purchases</i> and other debits other <i>than cash advances and balance transfers</i> .
Interest on cash advances	20.50%	20.50%
Balance transfer interest rate	20.50%	20.50%
Annual fee	\$400	\$150
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 boqspecialist.com.au/card.

For more information on choosing and using credit cards visit the ASIC consumer website at 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 boqspecialist.com.au/card.