

Key Fact Sheet

Credit Cards with Basic Home Loan

Correct as at: 02 / 11 / 2020 Macquarie Bank as credit provider and issuer

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

Description of credit card

Product name	Macquarie Platinum Card (Macquarie Rewards)	Macquarie Platinum Card (Qantas Rewards)	Macquarie Black Card (Macquarie Rewards)	Macquarie Black Card (Qantas Rewards)
Minimum credit limit	\$2,000.00	\$2,000.00	\$15,000.00	\$15,000.00
Minimum repayments	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.
Interest on purchases	20.70% pa	20.70% pa	20.70% pa	20.70% pa
Interest-free period	Up to 55 days on purchases only, which applies only if your account is paid in full by the due date each month (excluding any balance transfers and Interest Free Finance balances that are in the specified promotional period)			
Interest on cash advances	20.70% pa	20.70% pa	20.70% pa	20.70% pa
Promotional interest rate	None	None	None	None
Balance transfer interest rate	0.00% pa on balance transfers for 14 months, which will then revert to the standard variable interest rate for purchases.	0.00% pa on balance transfers for 14 months, which will then revert to the standard variable interest rate for purchases.	0.00% pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for purchases.	0.00% pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for purchases.
Annual fee	\$0 first year annual fee and then \$99 ongoing for the primary cardholder, and \$0 for the additional cardholder	\$0 first year annual fee and then \$99 ongoing for the primary cardholder, and \$0 for the additional cardholder.	\$0 first year annual fee and then \$149 for the primary cardholder and \$0 for the additional cardholder	\$0 first year annual fee and then \$149 for the primary cardholder and \$0 for the additional cardholder
Late payment fee	\$35 per statement period	\$35 per statement period	\$35 per statement period	\$35 per statement period

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from [macquarie.com.au/everyday-banking/credit-cards/fees-and-charges](https://www.macquarie.com.au/everyday-banking/credit-cards/fees-and-charges)

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 contacting us on 1300 150 300.

Key Fact Sheet

Credit Cards with Home Loan Package

Correct as at: 21 / 09 / 2020 Macquarie Bank as credit provider and issuer

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

Description of credit card

Product name	Macquarie Platinum Card (Macquarie Rewards)	Macquarie Platinum Card (Qantas Rewards)	Macquarie Black Card (Macquarie Rewards)	Macquarie Black Card (Qantas Rewards)
Minimum credit limit	\$2,000.00	\$2,000.00	\$15,000.00	\$15,000.00
Minimum repayments	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.	2.5% of the closing balance (rounded up to the nearest dollar) or \$50, whichever is greater. If the closing balance is less than \$50, you must pay the full closing balance.
Interest on purchases	20.70% pa	20.70% pa	20.70% pa	20.70% pa
Interest-free period	Up to 55 days on purchases only, which applies only if your account is paid in full by the due date each month (excluding any balance transfers and Interest Free Finance balances that are in the specified promotional period)			
Interest on cash advances	20.70% pa	20.70% pa	20.70% pa	20.70% pa
Promotional interest rate	None	None	None	None
Balance transfer interest rate	0.00% pa on balance transfers for 14 months, which will then revert to the standard variable interest rate for purchases	0.00% pa on balance transfers for 14 months, which will then revert to the standard variable interest rate for purchases	0.00% pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for purchases	0.00% pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for purchases
Annual fee	Waived annual fee while the credit card is linked to your home loan package. \$99 if discharged.	Waived annual fee while the credit card is linked to your home loan package. \$99 if discharged.	Waived annual fee while the credit card is linked to your home loan package. \$149 if discharged.	Waived annual fee while the credit card is linked to your home loan package. \$149 if discharged.
Late payment fee	\$35 per statement period	\$35 per statement period	\$35 per statement period	\$35 per statement period

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to this credit card can be obtained from [macquarie.com.au/everyday-banking/credit-cards/fees-and-charges](https://www.macquarie.com.au/everyday-banking/credit-cards/fees-and-charges)

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 contacting us on 1300 150 300.