

# Key facts about this credit card

Correct as at: **01 / 04 / 2025** 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 RateSaver Card	Macquarie Platinum Card (Macquarie Rewards)	Macquarie Black Card (Macquarie Rewards)
Minimum credit limit	\$2,000.00	\$6,000.00	\$15,000.00
Minimum repayments	2% 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	15.95% 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	15.95% pa	20.70% pa	20.70% pa
Promotional interest rate	None	None	None
Annual fee	\$69 for the primary cardholder.	\$149 for the primary cardholder.  If you have a Macquarie Offset Home Loan Package, this fee is waived for the period you hold this package with us.	\$249 for the primary cardholder.  If you have a Macquarie Offset Home Loan Package, this fee is waived for the period you hold this package with us.
Late payment fee	\$20 per statement period.	\$20 per statement period.	\$20 per statement period.

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from [macquarie.com.au/cards](https://macquarie.com.au/cards).

For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](https://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 [here](https://macquarie.com.au/cards) or by contacting us on 02 8550 5666.