

Key facts sheet

Credit cards with basic home loan

Correct as at: **03 / 04 / 2024** 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 Black Card (Macquarie Rewards)
Minimum credit limit	\$2,000.00	\$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.
Interest on purchases	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
Promotional interest rate	None	None
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 \$149 for the primary cardholder, and \$0 for the additional cardholder
Late payment fee	\$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.

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 here or by contacting us on 1300 150 300.

***We are making important changes to our Macquarie Credit Cards that become effective on 1 July 2024.**

These changes impact fees and the earning and redemption of Macquarie Rewards points.

Please refer to the support page for details of these changes at: macquarie.com.au/help/general/credit-card-changes.html

Key facts sheet

Credit cards with home loan package

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Description of credit card

Product name	Macquarie Platinum Card (Macquarie Rewards)	Macquarie Black Card (Macquarie Rewards)
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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.
Interest on purchases	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
Promotional interest rate	None	None
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. \$149 if discharged.
Late payment fee	\$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.

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