Company	Product	Card Type	Interest Rate p.a.*	Balance Transfer*	Annual Fee*	Interest Free Days*	Interest Rate thereafterp.a.
* nab	Low Rate Visa Card	VISA	2.99% (12 Months)	4.99% (6 months)	\$59	55	► APPLY HERE
bankmecu responsible banking	Low Rate Visa CreditCard	VIIIA	10.74% (Ongoing)	N/A	\$59	N/A	► APPLY HERE
bankwest **	Breeze MasterCard	MasterCard	10.99% (Ongoing)	5.99%	\$69	55	► APPLY HERE
cîtî bank		VISA	11.99% (Ongoing)	0% (6 months)	\$99	55	► APPLY HERE
cîtîbank	Clear Visa Card	VISA	11.99% (12 Months)	N/A	\$65	55	► APPLY HERE
st.george	Vertigo MasterCard	MasserCard	13.24% (Ongoing)	2.99% (6 months)	\$55	55	► APPLY HERE
W estpac	Low Rate Visa Card	VISA	13.49% (Ongoing)	0.99% (9 months)	\$45	55	► APPLY HERE
W estpac	Low Rate MasterCard	MasterCard	13.49% (Ongoing)	0.99% (9 months)	\$45	55	► APPLY HERE
alth Bank	<u>MasterCard</u>	MasseyCavd	13.49% (Ongoing)	5.99% (5 months)	\$78 \$48	55	13.49%
ANZ 🖓	Low Rate MasterCard	MasseyCard	13.49% (Ongoing)	N/A	\$58	55	► APPLY HERE
st.george	Platinum Visa	VISA	15.99% (Ongoing)	3.99% (6 months)	\$89	55	► APPLY HERE
bankwest 👑	Zero MasterCard	MasterCard	17.99% (Ongoing)	5.99% (9 months)	N/A	55	► APPLY HERE
money	Fee Credit	VISA	18.99% (Ongoing)	6.90% (6 months)	N/A	44	► APPLY HERE
ANZ	Platinum Visa	VISA	19.24% (Ongoing)	N/A	\$87	55	► APPLY HERE
bankwest **	More MasterCard	MasserCard	19.24% (Ongoing)	5.99% (14	\$89	55	► APPLY HERE
ANZ ?	<u>First Visa</u>	VISA	19.24% (Ongoing)	N/A	\$30	44	► APPLY HERE
W estpac	55 day Gold Visa Card	VISA	19.59% (Ongoing)	0.99% (9 months)	\$90	55	► APPLY HERE
W estpac	55 day MasterCard	MasserCard	19.59% (Ongoing)	0.99% (9 months)	\$30	55	► APPLY HERE
Westpac	55 day Visa Card	VISA	19.59% (Ongoing)	0.99% (9 months)	\$30	55	► APPLY HERE
W estpac	55 day Gold MasterCard	Massler Card	19.59% (Ongoing)	0.99% (9 months)	\$90	55	► APPLY HERE
ANZ	Rewards Platinum Visa	VISA	19.74% (Ongoing)	N/A	\$149	55	► APPLY HERE
ANZ	Freq Flyer Platinum	VISA	19.74% (Ongoing)	N/A	\$295	55	► APPLY HERE
* nab	Gold MasterCard	MasserCard	19.74% (Ongoing)	3.99% (6 months)	\$90	44	► APPLY HERE
ANTO	Fraguent Flyar	VICA	19.74%	ΝΙ/Δ	\$ 05	11	► APPLY HERE

MAN	ı requent riyer	VISA	(Ongoing)	IV/A	υσυ		<u></u>
ANZ	Rewards Visa	VISA	19.74% (Ongoing)	N/A	\$89	44	► APPLY HERE
* nab	Gold Visa Card	VISA	19.74% (Ongoing)	3.99% (6 months)	\$90	44	► APPLY HERE
W estpac	Altitude Gold MC	Master Card	19.99% (Ongoing)	0.99% (9 months)	\$150	45	► APPLY HERE
W estpac	Altitude MC	MasterCard	19.99% (Ongoing)	0.99% (9 months)	\$100	45	► APPLY HERE
⇔ BankSA	<u>INO Annual</u> <u>Fee</u> MasterCard	Master Gard	20.49% (Ongoing)	N/A	N/A	N/A	► APPLY HERE
⇔ BankSA	No Annual Fee Visa	VISA	20.49% (Ongoing)	N/A	N/A	N/A	► APPLY HERE
cîtî bank	Select Credit Visa Card	VISA	20.74% (Ongoing)	8.90% (6 months)	\$700	55	► APPLY HERE
cîtîbank	BP MasterCard	Massey Card	20.89% (Ongoing)	0% (6 months)	\$89	55	► APPLY HERE
money	Flyer Credit Visa Card	VISA	20.99% (Ongoing)	0% (6 months)	\$99	44	► APPLY HERE
cîtîbank	Rewards Credit Card Classic Visa	VISA	20.99%	1.90%	\$89	55	► APPLY HERE
			(Ongoing)	(9 months)			J
cîtîbank	Rewards Credit Card -	VISA	20.99%	1.90%	\$199	55	► APPLY HERE
	Visa Platinum		(Ongoing)	(9 months)			J
cîtîbank	Emirates Platinum	Master Card	20.99%	0%	\$229	55	► APPLY HERE
	<u>MasterCard</u>		(Ongoing)	(7 months)			J
money	High Flyer Visa Credit	VISA	20.99% (Ongoing)	1.90% (9 months)	\$249	44	► APPLY HERE

Rewards.

Margin above RBA 4.5% official Interest Rate 8.99%
6.24%
6.49%
7.49%
7.49%
8.74%
8.99%
8.99%
8.99%
8.99%
11.49%
13.49%
14.74%
14.74%
14.74%
15.09%
15.09%
15.09%
15.09%
15.24%
15.24%
15.24%

15.24%

Not more than 8% above the RBA official interpolation. Not more than \$90 pa annual fee

No explicit exception fees for failing to make a linterest free period reduced from 55 days to 3

15.24%

15.24%

15.49%

15.49%

15.99%

15.99%

16.24%

16.39%

16.49%

16.49%

16.49%

16.49%

16.49%

2

rest rate

a monthy repayment

3 days - payment necessary approx 3 days from notification