

## Key facts about this credit card

Correct as at:

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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	Woolworths Money Everyday Platinum Credit Card.	Woolworths Money Qantas Platinum Credit Card.	Woolworths Money Everyday Credit Card.
Minimum credit limit			
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 \$30, whichever is greater. If the closing balance is less than \$30, you must pay the full closing balance.
Interest on purchases	% pa	% pa	% 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 (including any balance transfers).	Up to 55 days on purchases only, which applies only if your Account is paid in full by the due date each month (including any balance transfers).	Up to 55 days on purchases only, which applies only if your Account is paid in full by the due date each month (including any balance transfers).
Interest on cash advances	% pa	% pa	% pa
Balance transfer interest rate	% pa on balance transfers for months from card approval, which will then revert to the standard variable interest rate for cash advances.	% pa on balance transfers for months from card approval, which will then revert to the standard variable interest rate for cash advances.	% pa on balance transfers for months from card approval, which will then revert to the standard variable interest rate for cash advances.
Annual fee	for the primary cardholder. for each additional cardholder.	for the primary cardholder for the first year, then ongoing. for each additional cardholder.	for the primary cardholder. for each additional cardholder.
Late payment fee	per statement period.	per statement period.	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 [woolworthsmoney.com.au/feesandcharges](http://woolworthsmoney.com.au/feesandcharges)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The information on this sheet may be out of date. To confirm this information is correct you may wish to visit [woolworthsmoney.com.au/termsandconditions](http://woolworthsmoney.com.au/termsandconditions)

Card Services is a division of Macquarie Bank Limited (ABN 46 008 583 542, Australian Credit Licence 237502) which provides and administers credit and is the issuer of the Woolworths Money Everyday Credit Card, Woolworths Money Everyday Platinum Credit Card and Woolworths Money Qantas Platinum Credit Card.