

Correct as at: **10 / 3 / 2017** 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 Everyday Platinum Credit Card.	Woolworths Qantas Platinum Credit Card.	Woolworths Everyday Credit Card.
Minimum credit limit	\$ 6,000.00	\$ 6,000.00	\$ 1,000.00
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 \$30, whichever is greater. If the closing balance is less than \$30, you must pay the full closing balance.
Interest on purchases	19.99 % pa	20.49 % pa	19.99 % 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 but excluding any Interest Free Finance balances that are in the specified promotional 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 but excluding any Interest Free Finance balances that are in the specified promotional 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 but excluding any Interest Free Finance balances that are in the specified promotional period).
Interest on cash advances	21.99 % pa	21.99 % pa	21.99 % pa
Balance transfer interest rate	0.00 % pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for cash advances.	0.00 % pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for cash advances.	0.00 % pa on balance transfers for 14 months from card approval, which will then revert to the standard variable interest rate for cash advances.
Annual fee	\$ 49.00 for the primary cardholder. \$ 9.00 for each additional cardholder.	\$ 99.00 for the primary cardholder for the first year, then \$ 169.00 ongoing. \$ 29.00 for each additional cardholder.	\$ 49.00 for the primary cardholder. \$ 9.00 for each additional cardholder.
Late payment fee	\$ 35.00 per statement period.	\$ 35.00 per statement period.	\$ 35.00 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.

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au.

The information on this sheet may be out of date. To confirm this information is correct you may wish to contact us by calling **1300 10 1234**.