

# Key facts about this credit card

Correct as at: 27/02/2022 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 Classic Credit Card*	Woolworths Everyday Platinum Credit Card.	Woolworths Qantas Platinum Credit Card.
Minimum credit limit	\$ 1,000.00	\$ 6,000.00	\$ 6,000.00
Minimum repayments	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.	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	19.99% <sup>pa</sup>	19.99% <sup>pa</sup>	20.49% <sup>pa</sup>
Interest-free period	Up to 55 days interest free on purchases only, which applies only if your Account is paid in full by the due date each month (excluding any balance transfers and/or Interest Free Finance balances that are in the specified promotional period).	Up to 55 days interest free on purchases only, which applies only if your Account is paid in full by the due date each month (excluding any balance transfers and/or Interest Free Finance balances that are in the specified promotional period).	Up to 55 days interest free on purchases only, which applies only if your Account is paid in full by the due date each month (excluding any balance transfers and/or Interest Free Finance balances that are in the specified promotional period).
Interest on cash advances	19.99% <sup>pa</sup>	19.99% <sup>pa</sup>	20.49% <sup>pa</sup>
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	\$0 for the primary cardholder for the first year, then \$49.00 ongoing. \$9.00 for each additional cardholder.	\$0 for the primary cardholder for the first year, then \$49.00 ongoing. \$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.
Late payment fee	\$ 20.00 per statement period	\$ 20.00 per statement period.	\$ 20.00 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 [cards.woolworths.com.au/credit-cards/compare-cards.html](https://www.cards.woolworths.com.au/credit-cards/compare-cards.html).

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 contact us by calling 1300 10 1234.

\*Please note you can't apply for this product. You'll receive this card if you apply for the Woolworths Everyday Platinum Credit Card and are approved for a credit limit less than \$6,000.

Enquiries 1300 10 1234 | [www.cards.woolworths.com.au](http://www.cards.woolworths.com.au)