Key facts about these credit cards

Effective 1 November 2026

Bank Australia

This information sheet is an Australian Government Requirement under the National Consumer Credit Protection Act 2009.

	Low Rate Visa Credit Card	Visa Credit Card	Platinum Rewards Visa Credit Card
Purpose	A lower interest rate to reduce your borrowing costs. Great for those who have a carryover balance each month.	No annual fee and interest free days to reduce your card costs. Great for those who pay off their card in full each month.	Be rewarded for your spending with Qantas Points. Great for those who pay their card in full each month and are a Qantas Frequent Flyer member.
Minimum credit limit	$1,000	$1,000	$1,000
Minimum repayments	Minimum monthly repayments of 2.5% p.a. or $20, whichever is greater. If the closing balance is less than $20, you must pay the full closing balance.	Minimum monthly repayments of 2.5% p.a. or $20, whichever is greater. If the closing balance is less than $20, you must pay the full closing balance.	Minimum monthly repayments of 2.5% p.a. or $20, whichever is greater. If the closing balance is less than $20, you must pay the full closing balance.
Interest on purchases	12.34% p.a.	19.74% p.a.	20.99% p.a.
Interest on cash advances	12.34% p.a.	19.74% p.a.	20.99% p.a.
Number of interest free days	0	Up to 55 days	Up to 55 days
Annual fee	$0	$0	$189 (unless waived – see 1)
Additional card holder annual fee	$0	$0	$0
Rewards	No	No	Yes
Balance transfers	0% p.a. for 6 months[2]	No	No
Cash Advance fee – overseas	$3.50 plus the International Transaction Fee.	$3.50 plus International Transaction Fee.	$5 plus the International Transaction Fee.
Cash Advance fee – Domestic	$3.50	$3.50	$5
International Transaction Fee	3% p.a.	3% p.a.	3% p.a.

1 The next Annual Fee on your Platinum Rewards Visa Card is waived if at the date we approve your application for credit you have an Offset Home Loan or Clean Energy Home Loan. The waiver is only applicable for one eligible card account in the name of the home loan holder for the life of the loan.

2 The 0% p.a. balance transfer applies to external balances only.

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 www.bankaust.com.au

The terms on which the credit cards are offered can change over time. To confirm this information is correct you may wish to visit www.bankaust.com.au or call us on 132 888.

Bank Australia Locked Bag 2035 Collingwood Vic 3006 **Email us** mail@bankaust.com.au **Talk to someone** 132 888

Bank Australia Limited ABN 21 087 651 607 AFSL/Australian Credit Licence Number 238431