

Key facts about these credit cards



Current as at: 30/09/2015

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of credit cards

Product Name	Altitude Card	Altitude Platinum Card	Altitude Black Card	55 Day Card	55 Day Platinum Card	Student Card	Low Rate Card
Minimum credit limit	\$1,000	\$6,000	\$15,000	\$1,000	\$6,000	\$300	\$1,000
Minimum repayments	2% of the closing balance outstanding, or \$10; whichever is greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding, or \$10; whichever is greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding, or \$10; whichever is greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding, or \$10; whichever is greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding, or \$10; whichever is greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding, or \$10; whichever is greater. If the closing balance is less than \$10, it must be paid in full.	2% of the closing balance outstanding, or \$10; whichever is greater. If the closing balance is less than \$10, it must be paid in full.
Interest on purchases	20.24% p.a.	20.24% p.a.	20.24% p.a.	19.84% p.a.	19.84% p.a.	20.45% p.a.	13.49% p.a.
Interest-free period	Up to 45 days on purchases only	Up to 45 days on purchases only	Up to 45 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only	Up to 55 days on purchases only
Interest on cash advances	20.74% p.a.	20.74% p.a.	20.74% p.a.	21.29% p.a.	21.29% p.a.	20.45% p.a.	21.49% p.a.
Balance transfer interest rate	0% p.a. for 20 months on balance transfers requested at new card application	0% p.a. for 20 months on balance transfers requested at new card application	0% p.a. for 20 months on balance transfers requested at new card application	0% p.a. for 14 months on balance transfers requested at new card application	0% p.a. for 16 months on balance transfers requested at new card application	n/a	0% p.a. for 18 months on balance transfers requested at new card application
Annual fee	\$100	\$150	\$395	\$0 in first year ----- \$30, waived in subsequent years when you spend \$5,000 or more on purchases in each 12 months from the anniversary date of the first year's annual fee waiver.	\$0 in first year ----- \$90, waived in subsequent years when you spend \$10,000 or more on purchases in each 12 months from the anniversary date of the first year's annual fee waiver.	\$30 ----- Annual fee waived in the first year.	\$59
Late payment fee	\$9	\$9	\$9	\$9	\$9	\$9	\$9

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to these credit cards can be obtained from www.westpac.com.au/creditcardfees

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

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting www.westpac.com.au/creditcardkeyfactssheet