

Key facts about Bendigo Bank credit cards

Correct as at 30 November 2022.

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

Description of credit cards

Product Name	Bendigo Bright	Bendigo Ready	Platinum Rewards	Qantas Platinum
Minimum credit limit	\$1,000	\$3,000	\$3,000	\$3,000
Minimum repayments	\$10 or 3% of closing balance per month, whichever is greater			
Interest on purchases	9.99% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.
Interest-free period	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days
Interest on cash advances	19.99% p.a.	19.99% p.a.	21.99% p.a.	21.99% p.a.
Balance transfer interest rate	19.99% p.a.	19.99% p.a.	21.99% p.a.	21.99% p.a.
Annual fee	\$59	\$0	\$89	\$149
Late payment fee	\$15	\$15	\$15	\$15

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 these credit cards can be obtained from [bendigobank.com.au/disclosure-documents/#PersonalAccounts](https://www.bendigobank.com.au/disclosure-documents/#PersonalAccounts). For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](https://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 [bendigobank.com.au/creditcarddisclosure](https://www.bendigobank.com.au/creditcarddisclosure). The information above reflects the standard details for each card. From time to time we may have special credit card offers that differ from this information. *For the most current offer, please refer to [bendigobank.com.au/creditcards](https://www.bendigobank.com.au/creditcards). Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL/Australian Credit Licence 237879. BEN50MI025 (1750298-1779714) (11/22)