

# KEY FACTS ABOUT OUR CREDIT CARDS

Correct as at: 22 February 2024

Australia and New Zealand Banking Group Limited.  
Australian Credit Licence Number 234527.

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

## Description of credit card

Product name	ANZ Low Rate	ANZ First	ANZ Platinum	ANZ Rewards Platinum	ANZ Rewards Black	ANZ Frequent Flyer Platinum	ANZ Frequent Flyer Black
Minimum credit limit	\$1,000	\$1,000	\$6,000	\$6,000	\$15,000	\$6,000	\$15,000
Minimum repayments	Generally 2% of the Closing Balance shown on your statement, rounded up to the nearest dollar <sup>i</sup> , or if that amount is \$25 or less, the lesser of \$25 and the Closing Balance <sup>ii</sup> . If your statement shows a "Payable Immediately" amount then you will also need to pay that amount immediately.						
Interest on purchases	13.74% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.
Interest-free period	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance
Interest on cash advances	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Promotional Plan interest rate <sup>iii</sup>	-	-	-	-	-	-	-
Balance transfer interest rate	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Annual Fee <sup>iv</sup>	\$58	\$30	\$87	\$149 (includes \$55 Rewards Program Services Fee)	\$375 (includes \$55 Rewards Program Services Fee)	\$295 (includes \$55 Rewards Program Services Fee)	\$425 (includes \$55 Rewards Program Services Fee)
Late payment fee	\$20	\$20	\$20	\$20	\$20	\$20	\$20

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 [anz.com/aus/ratefee](http://anz.com/aus/ratefee)

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 terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting [anz.com/credit-cards/keyfactsheet](http://anz.com/credit-cards/keyfactsheet)

<sup>i</sup> If your account is overlimit then in some circumstances the minimum repayment may be 2% of your credit limit rather than your Closing Balance. For more information see the ANZ Credit Cards Conditions of Use.

<sup>ii</sup> Different rules apply if you have a Buy Now Pay Later Plan and/or an Instalment Plan (for example you will also need to pay any instalment due under an Instalment Plan). For more information see the ANZ Credit Cards Conditions of Use.

<sup>iii</sup> Other promotional offers may also apply, see [anz.com](http://anz.com) for details.

<sup>iv</sup> An additional Rewards Program Services Fee is payable for each additional cardholder on the account, where applicable. An additional cardholder fee may also be payable. See the letter of offer that we will give you if we approve your application for a credit card.