



Enjoy the simple things in life.



## Added benefits explained

### Fraudshield®

Monitors your credit card and informs you immediately of any irregular spending.

### Complimentary International Travel Insurance<sup>4</sup>

When you purchase your flights with your Platinum Rewards Mastercard, it may cover you and your family for International Travel Insurance when travelling overseas for medical expenses, loss or theft of personal items, unexpected trip cancellation and more.

### Interstate Flight Inconvenience Insurance<sup>4</sup>

Purchase your travel tickets with your Platinum Rewards Mastercard and you may be eligible for cover whilst travelling within Australia for loss of luggage, cancellation of travel arrangements due to unexpected circumstances and more.

### Complimentary Purchase Cover Insurance<sup>4</sup>

Receive 90 days complimentary insurance up to specified amounts against loss, theft or accidental damage on covered products purchased anywhere in the world using your Platinum Rewards Mastercard if you make a claim within 21 days.

### Extended Warranty Insurance

For eligible purchases, you may receive up to a maximum of 12 months from the manufacturer's warranty (for the same period as the original written warranty), for the cost of repairing or replacing the purchase made on your Platinum Rewards Mastercard in the event that the product breaks.

### Guaranteed Pricing Scheme<sup>4</sup>

Purchase a product using your Platinum Rewards Mastercard, and get the best price if, within 60 days of the purchase, it's available for a lower price from a store within a 25 kilometre radius from where the covered product was purchased. If the price difference is greater than AU\$75, we will refund the price difference up to \$500. (Internet purchases are excluded).

### Transit Accident Insurance<sup>4</sup>

When you purchase your overseas travel tickets with your Platinum Rewards Mastercard, it may cover you and your family for up to \$500,000 for injuries sustained while overseas as a direct result of an accident whilst on a trip and occurring within 12 months of the accident.

## Platinum Rewards Mastercard® benefits:

- ✓ **0% p.a. for 14 months on balance transfers<sup>1</sup>** (reverts to cash advance rate. Note that no interest free days apply while you have a balance transfer).
- ✓ **Discounted annual fee** in the first year – only \$99 (reverts to \$129).<sup>2</sup>
- ✓ **Earn 1 reward point for every \$1 spent** on Eligible Transactions.<sup>3</sup>
- ✓ **Bonus offer:** Earn 20,000 reward points when you spend \$3,000 on Eligible Transactions in the first 90 days.<sup>3</sup>
- ✓ **Complimentary insurances<sup>4</sup>** including travel, extended warranty and purchase cover. Terms, conditions, limits and exclusions apply.

## Low Rate Mastercard® benefits:

- ✓ **0% p.a. for 12 months on balance transfers<sup>5</sup>** (reverts to cash advance rate. Note that no interest free days apply while you have a balance transfer).
- ✓ **Discounted half annual fee in the first year – only \$37** (Reverts to \$75).<sup>6</sup>
- ✓ **Low variable interest rate** – only 12.99% p.a. on all purchases.

**Important information:** Fees and charges apply. Terms and conditions apply and are available at [https://www.cardservicesdirect.com.au/cardservices/useful\\_forms.htm](https://www.cardservicesdirect.com.au/cardservices/useful_forms.htm). Citigroup's credit criteria apply. Current Card Services Credit Card holders are not eligible to apply for these introductory offers. Offer ends 30 June 2021. Post this date, we reserve the right to continue, withdraw, or change the offer at any time without notice. 1. The 0% p.a. promotional interest rate applies to balances transferred with this offer at the point of application, for a period of 14 months once the balance transfer is processed. At the end of the promotional period, any outstanding transferred balances will revert to the variable Annual Percentage Rate for cash advances, currently 21.74% p.a. Your total balance transfers with this offer may not exceed 80% of your credit limit. There is no interest free period while you have balance transfers and interest will accrue from the purchase date. If we approve your credit card application, the Balance Transfer offer will be available for up to 90 days from the date your application is approved. 2. Subject to your acceptance of the Platinum Rewards Mastercard, you will be charged a discounted Annual Primary Cardholder fee of \$99 in the first year. This will revert to the full annual fee, currently \$129, in subsequent years. 3. The reward point earn rate is 1 reward point for every \$1 spent on Eligible Transactions. You will also earn 20,000 reward points when you spend \$3,000 or more on Eligible Transactions within 90 days from the card approval date. An Eligible Transaction is defined in the Card Services Rewards and Card Services Qantas Rewards Program Terms and Conditions and means any purchase excluding (but not limited to) Cash Advances, Balance Transfers, special promotions, BPAY payments, government related transactions and all other transactions set out within the definition. For full rewards terms and conditions please refer to the Card Services Rewards and Card Services Qantas Rewards Program Terms and Conditions. Reward points never expire while the card remains open and in good standing. Bonus reward points will ordinarily be credited within 6-8 weeks of meeting spend criteria. 4. Complimentary insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued an insurance group policy to Citigroup Pty Limited ABN 88 004 325 080 AFSL and Australian credit licence 238098 (Citi) which allows eligible Citi account holders and cardholders to claim under it as third party beneficiaries. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The terms, conditions, limits and exclusions of the group policy are set out in the Description of Insurance Cover Terms and Conditions which may be amended from time to time are available at [https://www.cardservicesdirect.com.au/cardservices/useful\\_forms.htm](https://www.cardservicesdirect.com.au/cardservices/useful_forms.htm). Citi does not guarantee this insurance. 5. The 0% p.a. promotional interest rate applies to balances transferred with this offer at point of application, for a period of 12 months once the balance transfer is processed. At the end of the promotional period, any outstanding transferred balances will revert to the variable Annual Percentage Rate for cash advances, currently 21.74% p.a. Your total balance transfers with this offer may not exceed 80% of your credit limit. There is no interest free period while you have balance transfers and interest will accrue from the purchase date. 6. Subject to your acceptance of the Low Rate Mastercard, you will be charged a discounted Annual Primary Cardholder fee of \$37 for the first year. This will revert to the full annual fee of \$75 in subsequent years. 7. Actual Credit Limit will be assigned based on Card Services' credit criteria, subject to confirmation that you meet minimum income requirements (\$35,000 per year for Platinum, \$25,000 per year for Low Rate), and your credit rating. 8. The interest free period applies when you pay your full closing balance from your last statement of account by the payment due date (excluding any fixed payment option balance which isn't due for payment by that payment due date). No interest free period is available on cash advances or balance transfers. Whilst you have a balance transfer you will be charged interest on your daily unpaid balance. © 2020 Card Services is a division of Citigroup Pty Limited ABN 88 004 325 080, AFSL No. 238098, Australian Credit Licence 238098, which provides and administers credit on behalf of IMB Ltd. trading as IMB Bank ABN 92 087 651 974, AFSL No. 237391, Australian Credit Licence 237391, IMBCC222220\_2

# Our credit cards at a glance.

Explore the great rates and flexible features.



Platinum Rewards Mastercard®



Low Rate Mastercard®

Which card should I choose?		
Special offer	<ul style="list-style-type: none"> <li>I want to <b>earn rewards points</b> when I use my card.</li> <li>I use my cards regularly for <b>payment of bills, online banking</b> and <b>everyday use</b>.</li> <li>I like to <b>travel and shop</b>.</li> </ul> <p>0% p.a. for 14 months on balance transfers<sup>1</sup> (reverts to cash advance rate). No interest free days apply while there is a balance transfer.</p> <p><b>Plus</b></p> <ul style="list-style-type: none"> <li>Discounted annual fee in the first year – only \$99 (reverts to \$129)<sup>2</sup></li> <li>Earn 20,000 reward points when you spend \$3,000 on Eligible Transactions in the first 90 days<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>I want a credit card with a <b>discounted annual fee</b> and <b>low ongoing retail purchase interest rate</b>.</li> <li>I only use my credit card for <b>emergencies</b> or <b>large purchases</b>.</li> </ul> <p>0% p.a. for 12 months on balance transfers<sup>5</sup> (reverts to cash advance rate). No interest free days apply while there is a balance transfer.</p> <p><b>Plus</b></p> <ul style="list-style-type: none"> <li>Discounted half annual fee in the first year – only \$37 (reverts to \$75)<sup>6</sup></li> </ul>
Rewards program <sup>3</sup>	1 reward point for every dollar spent on Eligible Transactions <sup>3</sup>	✘
Credit limit <sup>7</sup>	\$6,000 – \$30,000	\$2,000 – \$15,000
Fraudshield®	✓	✓
Complimentary Travel Insurance <sup>4</sup>	✓	✘
Interstate Flight Inconvenience Insurance <sup>4</sup>	✓	✘
Complimentary Purchase Cover Insurance <sup>4</sup>	✓	✓
Extended Warranty <sup>4</sup>	✓	✘
Guaranteed Pricing Scheme <sup>4</sup>	✓	✓
Transit Accident Insurance <sup>4</sup>	✓	✘
Travel Centre	✓	✘
Standard annual fee	\$129	\$75
Interest rate on purchases	20.24% p.a.	12.99% p.a.
Interest rate on cash advances	21.74% p.a.	21.74% p.a.
Interest free days <sup>8</sup>	Up to 55 days on retail purchases (unless you have a balance transfer)	Up to 55 days on retail purchases (unless you have a balance transfer)
Additional cardholders (must be 16 years or older)	✓ Up to 4 additional cards for free	✓ Up to 4 additional cards for free