



# Key Facts About This Credit Card

Correct as at 2 October 2017

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

DESCRIPTION OF CREDIT CARD		
Product name	The American Express® Westpac Altitude Platinum Card <sup>1</sup>	The American Express® Westpac Altitude Black Card <sup>1</sup>
Minimum credit limit	\$3,000	\$3,000
Minimum repayments	\$30 or 2.5%, whichever is greater, plus any amount that exceeds your credit limit	\$30 or 2.5%, whichever is greater, plus any amount that exceeds your credit limit
Interest on purchases	20.24% p.a.	20.24% p.a.
Interest-free period	Up to 45 days	Up to 45 days
Interest on cash advances	Not Offered	Not Offered
Annual fee <sup>2</sup>	\$49	\$199
Late payment fee	\$30	\$30

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 [americanexpress.com.au/fees](http://americanexpress.com.au/fees). 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 this Credit Card is offered can change over time. You can check if any changes have been made by visiting [americanexpress.com.au/kfscontact](http://americanexpress.com.au/kfscontact) or by calling us on 1300 132 639.

<sup>1</sup> Monthly statements are provided electronically. You must register your Account for Online Services to view your statements. We will notify you by email when your statement is ready to view.

<sup>2</sup> Promotional offers may apply, please see individual product pages for terms and conditions.