



Key Facts About This Credit Card

Correct as at 19 January 2016

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

DESCRIPTION OF CREDIT CARD			
Product name	The Qantas American Express Discovery Card	The Qantas American Express Premium Card	The Qantas American Express Ultimate Card
Minimum credit limit	\$2,000	\$2,000	\$3,000
Minimum repayments	2.5% or \$30, whichever is greater		
Interest on purchases	20.74% p.a.		
Interest-free period	Up to 44 days		
Interest on cash advances	Not Offered		
Balance transfer interest rate	0% p.a. for 12 months		
Annual fee ¹	\$0	\$249	\$450
Late payment fee	\$30		

¹ Promotional offers may apply.

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
For more information on choosing and using Credit Cards visit the ASIC consumer website at 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 us americanexpress.com.au/kfscontact