

What your Reward Points can do for you

Points³

Earn 1 reward point for every \$1 spent on Eligible Transactions with a limit of 100,000 points per year. Earning points is easy when you use your card for everyday purchases like groceries, fuel, and eating out.

eVouchers

You can redeem your points for eVouchers at leading retailers like Myer, David Jones, Woolworths, Coles and more.

Select and Credit⁷

Redeem your reward points on eligible purchases and receive a statement credit.

Points Transfer⁸

Are you a member of flybuys, Emirates Skywards, KrisFlyer, or Velocity loyalty programs? You can transfer your points into any of these programs and redeem for their points if you are a member of their program.

Travel Centre

If you're not a member of a frequent flyer program, not to worry, you can still use your points for travel with our Card Services Travel Centre.

For Freedom Package home loan customers⁹

\$0 annual fee on the Platinum Rewards Mastercard while you have an Auswide Bank Freedom Package home loan.

Platinum Rewards Mastercard® benefits:

- ✓ **0% p.a. for 14 months on balance transfers¹** (reverts to cash advance rate. Note that no interest free days apply while you have a balance transfer.)
- ✓ Discounted \$99 annual fee in the first year².
- ✓ Earn 1 reward point for every \$1 spent on your card³.
- ✓ **Bonus Offer:** Earn 20,000 reward points³ when you spend \$3,000 in the first 90 days.
- ✓ Complimentary insurances⁴ including travel, extended warranty, purchase cover, Transit Accident and Interstate Flight Inconvenience. Terms, conditions, limits and exclusions apply.

Apply in branch or online today

📞 1300 138 831

🌐 www.auswidebank.com.au

Important information: Fees and charges apply. Terms and conditions apply and are available at 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 31 December 2020. 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 on purchases while you have balance transfers and interest will accrue from the purchase date. **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. Citi does not guarantee this insurance. **5.** 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), and your credit rating. There is no interest free period on purchases while you have balance transfers and interest will accrue from the purchase date. **6.** 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. **7.** Select and Credit is available on Eligible Transactions that you Select and Credit within 60 days of the Transaction Date. Please refer to disclaimer 3 for a definition of Eligible Transactions. **8.** You must advise us of your loyalty program membership number prior to any redemption. **9.** Subject to your acceptance, you will not be charged an annual fee while you are a Freedom Package home loan customer with Auswide Bank. Please note, you must apply over the phone or in branch for this type of offer.

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Make the most of every day.



Platinum Rewards Mastercard®

Rewards and benefits, every day.

BONUS OFFER

Earn 20,000 reward points when you spend \$3,000 in the first 90 days.



OUR PLATINUM REWARDS MASTERCARD AT A GLANCE



Platinum Rewards Mastercard®

- I want to earn reward points when I use my card
- I use my cards regularly for payment of bills, online banking and everyday use
- I like to travel and shop

Why the Platinum Rewards Mastercard is right for you

Special offer

0% p.a. for 14 months on balance transfers¹ (reverts to cash advance rate. Note that no interest free days apply while you have a balance transfer.)

PLUS

Discounted \$99 annual fee in the first year²

Bonus Offer: Earn 20,000 reward points³ when you spend \$3,000 in the first 90 days

Rewards program³

- ✓ 1 reward point for every dollar spent. Capped at 100,000 points per anniversary year.

Credit limit⁵

\$6,000 – \$30,000

Fraudshield*



Complimentary Travel Insurance⁴



Interstate Flight Inconvenience Insurance⁴



Complimentary Purchase Cover Insurance⁴



Extended Warranty⁴



Guaranteed Pricing Scheme⁴



Transit Accident Insurance⁴



Travel Centre



Standard annual fee

\$129

Interest rate on purchases

20.24% p.a.

Interest rate on cash advances

21.74% p.a.

Interest free days⁶

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 free

Added benefits explained

Fraudshield*

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

Complimentary International Travel Insurance⁴

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 Insurance⁴

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 Insurance⁴

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 Insurance⁴

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 Scheme⁴

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 Insurance⁴

Purchase your overseas travel tickets with your Platinum Rewards Mastercard you and your family may be covered 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.