

0% p.a.

for 14 months

on balance transfers¹

(reverts to cash advance rate)



Platinum Rewards Mastercard®

- ✓ Discounted \$99 annual fee in the first year²
- ✓ Earn 1 reward point for every dollar spent on Eligible Transactions³
- ✓ **PLUS Bonus Offer:** Earn 20,000 reward points when you spend \$3,000 on Eligible Transactions in the first 90 days³
- ✓ Complimentary insurances⁴ including travel, extended warranty and purchase cover

Apply in branch or online today.

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 this introductory offer. Offer ends 31/1/2018, offer may be extended. **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. **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. Certain transactions do not earn Reward points, the definition of Eligible Transaction is defined within the Terms and Conditions of the Card Services Rewards Program 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 Terms and Conditions of the Card Services Rewards Program. Reward points never expire while the card remains open and in good standing. Bonus reward points will ordinarily be credited within 2 weeks of meeting spend criteria. **4.** Complimentary Insurance is issued and managed by AGA Assistance Australia Pty Limited (trading as Allianz Global Assistance) (AFSL No.245631 ABN 52 097 227 177), 74 High Street, Toowong QLD 4066 on behalf of the insurer Allianz Australia Insurance Limited (AFSL No. 234708 ABN 15 000 122 850), 2 Market Street, Sydney NSW 2000, and is subject to Terms, Conditions, and exclusions, some limits and excess may apply. The Terms and Conditions are available at https://www.cardservicesdirect.com.au/cardservices/useful_forms.htm. **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, \$25,000 per year for Low Rate), and your credit rating. **6.** The maximum 55 days interest free period applies when you pay your balance off in full for two consecutive months. If you carry a balance on your credit card from month to month, the 55 days interest free period does not apply and you are charged interest from the date you make a purchase. No interest free period is available on Cash Advances or Balance Transfers. © 2017 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 The Rock - a division of MyState Bank Limited (MyState) ABN 89 067 729 195, AFSL No. 240896, Australian credit licence 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962.



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

<p>Special offer</p>	<p>0% p.a. for 14 months on balance transfers¹ (reverts to cash advance rate)</p> <p>PLUS</p> <ul style="list-style-type: none"> • Discounted \$99 annual fee in the first year² • Earn 20,000 reward points when you spend \$3,000 on Eligible Transactions in the first 90 days³
<p>Rewards program³</p>	<p>✓ 1 reward point for every dollar spent on Eligible Transactions³</p>
<p>Credit limit⁵</p>	<p>\$6,000 – \$30,000</p>
<p>Fraudshield*</p>	<p>✓</p>
<p>Complimentary Travel Insurance⁴</p>	<p>✓</p>
<p>Interstate Flight Inconvenience Insurance⁴</p>	<p>✓</p>
<p>Complimentary Purchase Cover Insurance⁴</p>	<p>✓</p>
<p>Extended Warranty⁴</p>	<p>✓</p>
<p>Guaranteed Pricing Scheme⁴</p>	<p>✓</p>
<p>Transit Accident Insurance⁴</p>	<p>✓</p>
<p>Travel Centre</p>	<p>✓</p>
<p>Standard annual fee</p>	<p>\$129</p>
<p>Interest rate on purchases</p>	<p>20.24% p.a.</p>
<p>Interest rate on cash advances</p>	<p>21.74% p.a.</p>
<p>Interest free days⁶</p>	<p>Up to 55 days</p>
<p>Additional cardholders</p>	<p>✓ Up to 4 additional cards for free</p>