

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 \$1 spent on your card³
- ✓ **PLUS Bonus Offer:** Earn 20,000 reward points³ when you spend \$3,000 in the first 90 days
- ✓ 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 31/7/2017, 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, 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 \$159, in subsequent years.

3. The reward point earn rate is 1 reward point for every \$1 spent (capped at 100,000 points per anniversary year). You will also earn 20,000 reward points when you spend \$3,000 on your card within 90 days of card approval. Certain transactions are excluded from earning rewards points including special promotions, balance transfers and cash advances. 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. © 2017 Card Services is a division of Citigroup Pty Limited ABN88 004 325 080, AFSL No.238098, Australian credit licence 238098, which provides and administers credit on behalf of Auswide Bank Ltd. ABN 40 087 652 060, AFSL No. 239686, Australian credit licence 239686.



0% p.a.

for 12 months
on balance transfers¹
(reverts to cash advance rate)



Low Rate Mastercard®

- ✓ Discounted annual fee for life - only \$49²
- ✓ Low retail purchase interest rate of only 12.99% p.a
- ✓ Fraudshield® - 24/7 fraud monitoring
- ✓ Up to 4 additional cards free

Apply in branch or online today.

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1. 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. **2.** For the Low Rate Mastercard, you will be charged a discounted Annual Primary Cardholder Fee of \$49 for the life of the account. © 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 Auswide Bank Ltd. ABN 40 087 652 060, AFSL No. 239686, Australian credit licence 239686.

