

# Key Facts About This Credit Card



This information sheet is an Australian Government requirement

Correct as at 13 October 2022 under the *National Consumer Credit Protection Act 2009*

DESCRIPTION OF CREDIT CARD					
Product name	The Low Rate Credit Card from American Express <sup>®2</sup>	The American Express Essential <sup>®</sup> Credit Card <sup>2</sup>	The American Express Cashback <sup>™</sup> Credit Card <sup>2</sup>	The American Express <sup>®</sup> Platinum Edge Credit Card <sup>2</sup>	The American Express Explorer <sup>®</sup> Credit Card <sup>2</sup>
Minimum credit limit	\$2,000	\$2,000	\$2,000	\$3,000	\$3,000
Minimum repayments	\$30 or 2.5% whichever is greater	\$30 or 2.5% whichever is greater	\$30 or 2.5% whichever is greater	\$30 or 2.5% whichever is greater	\$30 or 2.5% whichever is greater
Interest on purchases	8.99% p.a.	16.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Interest-free period	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days
Interest on cash advances	Not offered	Not offered	Not offered	Not offered	Not offered
Balance transfer interest rate	Not offered	Not offered	Not offered	Not offered	Not offered

Annual or monthly fee <sup>1</sup>	\$0	\$0	\$10 per month	\$195 per annum	\$395 per annum
Late payment fee	\$30	\$30	\$30	\$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](https://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 us at [americanexpress.com.au/kfscontact](https://americanexpress.com.au/kfscontact).

<sup>1</sup> Promotional offers may apply, please see individual product pages for terms and conditions.

<sup>2</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.