



# 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		
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 <sup>1</sup>	\$0	\$249	\$450
Late payment fee	\$30		

<sup>1</sup> 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](http://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 [americanexpress.com.au/kfscontact](http://americanexpress.com.au/kfscontact)