

Key facts about these credit cards

Correct as at 20 January 2025

DESCRIPTION OF CREDIT CARD

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Product Name	Suncorp Bank Clear Options Standard Credit Card	Suncorp Bank Clear Options Platinum Credit Card with Suncorp Bank Credit Card Rewards	Suncorp Bank Clear Options Platinum Credit Card with Qantas Frequent Flyer Rewards
Minimum credit limit	\$2,000	\$6,000	
Minimum repayments	You must pay the minimum payment due by the payment due date each month as advised in your statement. The minimum payment due is: 1. the greater of: (a) \$25, or if the card balance is less than \$25, the card balance; or (b) 2.00% of the card balance as at the end of the statement period (rounded up to the nearest dollar); 2. plus any monthly instalment, initial interest charge, fixed payment option fee or related interest on any of them, that is part of a fixed payment option for that month.		
Interest on purchases	13.49% p.a.	20.99% p.a.	
Interest free period	No interest free days	Up to 44 days for retail purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply to cash advances, balance transfers, special promotions, and any interest or fees related to these balance types. Whilst you have a balance transfer, you will also not be eligible for any interest free days for retail purchases, interest, fees or charges.	
Interest on cash advances	21.99% p.a.		
Promotional purchase rate*	For each product, please refer to the interest rate and term set out in the offer details viewed by you.		
Balance transfer interest rate	For each product, please refer to the interest rate, term and balance transfer fee (if applicable) set out in the offer details viewed by you.		
Annual fee	\$55*	\$129*	\$199*
Late payment fee	\$30 each time we do not receive the minimum payment due and any overdue amount by the payment due date, debited to your account after the payment due date. The minimum payment due, any overdue amount, and payment due date are detailed on your statement of account.		

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 <https://www.suncorpbank.com.au/bank-and-save/credit-cards.html>

For more information on choosing and using credit cards visit the ASIC consumer website at 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 contacting us on **13 11 75**.

*Promotional offers may apply.

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Suncorp Bank Clear Options Credit Cards. Suncorp Bank (Norfina Limited ABN 66 010 831 722) promotes and distributes Suncorp Bank Clear Options Credit Cards on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to this credit from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Suncorp Bank will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank Internet Banking and Telephone Banking).

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