Key facts about Bendigo Bank credit cards

Correct as at 30 November 2022.

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

Description of credit cards

Product Name	Bendigo Bright	Bendigo Ready	Platinum Rewards	Qantas Platinum
Minimum credit limit	$1,000	$3,000	$3,000	$3,000
Minimum repayments	$10 or 3% of closing balance per month, whichever is greater			
Interest on purchases	9.99% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.
Interest-free period	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days
Interest on cash advances	19.99% p.a.	19.99% p.a.	21.99% p.a.	21.99% p.a.
Balance transfer interest rate	19.99% p.a.	19.99% p.a.	21.99% p.a.	21.99% p.a.
Annual fee	$59	$0	$89	$149
Late payment fee	$15	$15	$15	$15

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