Key Facts About This Credit Card

Correct as at 5 December 2016

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

DESCRIPTION OF CREDIT CARD				
Product name	**The Low Rate Credit Card[2] from American Express**	**The American Express Essential® Credit Card[2]**	**The American Express® Platinum Edge Credit Card[2]**	**The American Express Explorer™ Credit Card[2]**
Minimum credit limit	$1,000	$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
Interest on purchases	11.99% p.a.	14.99% p.a.	20.74% p.a.	20.74% 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	Not Offered	Not Offered	Not Offered	Not Offered
Balance transfer interest rate	0% p.a. for 12 months	0% p.a. for 12 months	0% p.a. for 12 months	0% p.a. for 12 months
Annual fee[1]	$0	$0	$195	$395
Late payment fee	$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
For more information on choosing and using Credit Cards visit the ASIC consumer website at 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

[1] *Promotional offers may apply, please see individual product pages for terms and conditions.*
[2] *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.*