



Key Facts About This Credit Card

Correct as at 14 April 2020
As offered to members of American Express Affinity Partnerships only.

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

DESCRIPTION OF CREDIT CARDS			
Product name	The American Express® Essential Credit Card	The American Express® Platinum Edge Credit Card	The American Express® Gold Credit Card
Minimum credit limit	\$2,000	\$3,000	\$2,000
Minimum repayments	\$30 or 2.5%, whichever is greater	\$30 or 2.5%, whichever is greater	\$30 or 2.5%, whichever is greater
Interest on purchases	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
Interest on cash advances	Not Offered	Not Offered	Not Offered
Balance transfer interest rate	Not Offered	Not Offered	Not Offered
Annual fee	\$0	\$149	\$0
Late payment fee	\$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