Key Facts About This Credit Card

Correct as at 30 April 2024

DESCRIPTION OF CREDIT CARD				
Product name	The Low Rate Credit Card from American Express®[2]	The American Express Essential® Rewards 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	10.99% p.a.	23.99% p.a.	23.99% p.a.	23.99% 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	Not offered	Not offered	Not offered	Not offered
Balance transfer interest rate	Not offered	Not offered	Not offered	Not offered
Annual or monthly fee[1]	$0	$9 per month	$195 per annum	$395 per annum
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, please 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 visiting us at 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.