

Key facts about these credit cards



Correct as at 1 October 2021

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

DESCRIPTION OF CREDIT CARDS

Product name	Citi Simplicity	Citi Clear	Citi Rewards	Citi Premier	Citi Premier Qantas	Emirates Citi World Mastercard	Citi Prestige	Citi Prestige Qantas
Minimum credit limit	\$6,000	\$6,000	\$6,000	\$15,000	\$15,000	\$15,000	\$30,000	\$30,000
Minimum repayments	You must pay the minimum payment due by the payment due date each month. The minimum payment due is (rounded up to the nearest dollar): (i) the card balance if it is less than \$30; or (ii) the greater of: (a) \$30; or (b) 2.00% of card balance; or (c) the sum of: 1.00% of the card balance; late payment fee (if any); and interest charged (excluding any interest included in amounts added back below as part of a Fixed Payment Option) for that month, plus any 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*	21.49% p.a.	15.99% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.
Interest-free period	Up to 55 days (up to 44 days for Citi Prestige) 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	22.24% p.a.	22.24% p.a.	22.24% p.a.	22.24% p.a.	22.24% p.a.	22.24% p.a.	22.24% p.a.	22.24% 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*	\$0	\$99	\$249	\$300	\$350	\$299	\$700	\$749
Late payment fee	\$0	\$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.						
Citi PayAll fee**	For all Citi PayAll payments set up between 1 April 2021 to 31 October 2022, the Citi PayAll fee will be reduced to 0%.							

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 citibank.com.au/feescharges.

For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au.

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by [contacting us](#).

*Promotional offers may apply.

**Any recurring Citi PayAll payments set up during the Period will not incur the Citi PayAll fee for the duration in which those payments are scheduled to occur. Any recurring Citi PayAll payments set up prior or after the Period will be charged the standard Citi PayAll fee of 2% of the amount of the Citi PayAll payment. This fee will apply to all recurring payments made for the duration in which those payments are scheduled to occur.