

Key facts about these credit cards



Correct as at 1 April 2025

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 | Citi Prestige | Citi Prestige Qantas |
|---------------------------------|--|---|--------------|--------------|---------------------|---------------|----------------------|
| Minimum credit limit | \$2,000 | \$2,000 | \$2,000 | \$10,000 | \$10,000 | \$20,000 | \$20,000 |
| Minimum payment due | You must pay the minimum payment due by the payment due date each month as advised in your statement. The minimum payment due is: 1. the greater of: (a) \$25, or if the card balance is less than \$25, the card balance; or (b) 2.00% of the card balance as at the end of the statement period (rounded up to the nearest dollar); 2. plus any monthly 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* | 22.49% p.a. | 15.99% p.a. | 22.49% p.a. | 22.49% p.a. | 22.49% p.a. | 22.49% p.a. | 22.49% p.a. |
| Interest-free period | Up to 44 days 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 | 22.99% p.a. | 22.24% p.a. | 22.99% p.a. | 22.99% p.a. | 22.99% p.a. | 22.99% p.a. | 22.99% 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 | \$149 | \$249 | \$300 | \$350 | \$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. | | | | | |

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.

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Citi branded credit cards. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to provide transitional services.

Our/us/we means NAB unless the context otherwise requires it.

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