

REWARD YOURSELF WITH A BOQ PLATINUM VISA CREDIT CARD



Take out a BOQ Platinum Visa Credit Card before 30 September 2018 and you'll receive:

- Discounted annual fee of \$60 in the first year¹ (normally \$129)
- 0% p.a. on balance transfers for 14 months (reverting to the cash advance rate thereafter, currently at 21.74%p.a.)²
- 30,000 bonus Q Rewards® points when you spend \$3,000 within 90 days of card approval³



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Fees and charges are payable. Citigroup's standard credit assessment criteria apply. Terms and conditions apply and are available upon request. Offers only to approved new BOQ credit card customers. Introductory offer cannot be used in conjunction with any other credit card offer, including when you take out a credit card as part of a home loan package. Offer expires 30 September 2018, offer may be extended. **1.** Subject to your acceptance, you will be charged a discounted Annual Primary Cardholder fee of \$60 in the first year for the Platinum Visa card. This will revert to the full annual fee, currently \$129, in subsequent years. **2.** To be eligible for the balance transfer offer you need to apply for the BOQ Platinum Visa card by 30 September 2018. Your total balance transfers may not exceed 80% of your credit limit. The 0% p.a. interest rate applies to balances transferred with this offer at point of application, for a period of 14 months. The 14 month promotional period commences once the balance transfer is processed. At the end of the balance transfer period, the interest rate on any outstanding transferred balance will revert to the variable Annual Percentage Rate for Cash Advances, currently 21.74% p.a. There is no interest free period on purchases while you have balance transfers and interest will accrue from the purchase date. **3.** You will earn 30,000 bonus Q Rewards® Points when you spend \$3000 or more on Eligible Transactions within 3 months from the card approval date. Q Rewards® are subject to the BOQ Q Rewards® Terms and Conditions. Reward Points are not earned on Cash Advances, Balance Transfers, special promotions, BPAY payments, government related transactions and all other transactions set out within the definition of Eligible Transaction in the Q Rewards® Terms and Conditions. For full rewards terms and conditions please refer to the Q Rewards® Terms and Conditions. Q Rewards® Points never expire while the card remains open and is not in arrears. The bonus Q Rewards Points will be credited to the Primary Cardholders Account up to 60 days after meeting the spend criteria. Citigroup Pty Ltd ABN 88 004 325 080, AFSL No: 238098, Australian credit licence 238098 (Citigroup) is the credit provider and issuer of Bank of Queensland Credit Cards (Credit Cards). Bank of Queensland Limited ABN 32 009 656 740 (BOQ) distributes the Credit Cards under an agreement with Citigroup. BOQ does not and will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards. The words "we", "us" or "our" will generally read as a reference to Citigroup, but if the context requires these words to refer to BOQ, they will refer to BOQ undertaking relevant actions or making relevant decisions for or on behalf of Citigroup.