

Q MASTERCARD

KEY FACTS ABOUT THIS CREDIT CARD

Effective as at 15 August 2024

Q Mastercard Benefits	With Q Mastercard you can enjoy a minimum of 3 months zero interest, zero payments on all purchases, always. No minimum spend. You can use your Q Mastercard everywhere Mastercard is accepted, in-store and online.
Monthly statements	You must pay the Minimum Payment shown on your Statement by the Due Date each month. You may pay more than this amount.
3 months interest free period	You will receive a minimum 3 months zero interest, zero payments on all Standard Purchases (excludes Long Term Finance and Cash Advances) with no minimum spend.
Standard Interest Rate	28.95% p.a. applies to the outstanding balance of a Standard Purchase, at the end of a payment holiday interest free period.
Cash Advance Rate	29.50% p.a.
Annual fee	A $50.00 fee applied to your account in two 6 monthly instalments. (A fee of $25 applied to your Account on opening and every 6 months thereafter).
Establishment Fee	A $55.00 fee charged when you make your first Purchase using Long Term Finance.
Advance Fee	A $35.00 fee charged every time you make a Long Term Finance Purchase, other than your first Long Term Finance Purchase (where an Establishment Fee will be charged).
Cash Advance Fee (Domestic)	A fee charged by us when you withdraw cash in New Zealand. $2 from an ATM. $3 from a domestic teller plus there may be an access fee charged by the financial institution from where you made the withdrawal.
Cash Advance Fee (International)	A fee charged by us when you withdraw cash outside of New Zealand. $3 from an ATM. $6.50 when you withdraw with the help of an international teller plus there may be an access fee charged by the financial institution from where you made the withdrawal.
International Transaction Fee	A fee charged at 1.4% of the New Zealand dollar converted value of any Transaction on your Account denominated in a currency other than New Zealand dollars. All Cash Advances, Purchases and/or charges made or incurred in foreign currencies will be converted into New Zealand dollars at a rate of exchange set by Mastercard.
Default fee	$15 payable 10 days after each Due Date, if we have not received payment in full by the relevant Due Date. This fee covers default administration services and the issuing of default notices and/or statements in relation to collection activities.
Variation fee	$16.50 payable on a variation of your agreement with us.

Interest, fees and charges correct as at time of publication, subject to change. The full list of current fees and interest rates applicable to this card can be obtained from https://www.qmastercard.co.nz/things-to-know/fees-charges/.

More information about Q Mastercard, and current Q Mastercard terms and conditions, can be obtained by visiting qmastercard.co.nz or by contacting us on **0800 119 100**.

Defined terms used in this document have the same meanings given to them in the Q Mastercard terms and conditions.

This document is a summary of key facts only, and not a substitute for reading in full the Q Mastercard terms and conditions and the details of your individual Q Mastercard initial disclosure.

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