

Our support teams are experiencing high call volumes, for COVID-19 relief [CLICK HERE](#)

100,000 reasons to get a BOQ Platinum Visa Credit

Earn 100,000 bonus Q Reward® points with a Platinum Visa Credit Card when you're approved and spend

Nice work. You're a step closer to applying for a Platinum Visa Credit Card.

Get to know the card below

Earn 100,000 bonus Q Rewards®

points when you spend at least \$3,000 on Eligible Transactions in the first 90 days¹

0% p.a balance transfer for 20 months ²

Reverts to cash advance rate. No interest free days apply while you have a balance transfer.

\$0 annual fee for your first year ³

That's a saving of \$129 p.a.

Earn Q Rewards® points

2 points for every \$1 spent on eligible transactions⁴

**Learn about
Q Rewards®**

From gift cards to electronics and flights - see what Q Rewards® credit card points can be used for.

Other perks

Up to \$500 refund if you purchase an eligible item that goes on sale after you buy it[#]

Extended warranty insurance for up to 1 year[#]

Your personal 24 hour concierge service - we'll help you shop, find the perfect gift or book your next holiday

\$1,000 daily cash advance limit through ATMs

Add up to 4 Additional Cardholders with no annual fee

We've got you covered[#]

Travel Insurance

Complimentary International Travel Insurance - Purchase your overseas travel tickets with your Platinum Visa Credit Card and you and your family may be covered for medical expenses, trip cancellation due to unexpected circumstances, loss or theft of personal items and more. Terms, conditions and exclusions apply.

Interstate Flight Inconvenience Insurance - Purchase your travel tickets with your Platinum Visa Credit Card and you may be covered for events like flight delays, cancellations, baggage delays and personal item damage for domestic travel within Australia. Terms, conditions and exclusions apply.

Transit Accident Insurance - Covers you, your spouse and or/dependent children for specific injuries sustained whilst on a trip, which has been paid for on your card. Terms, conditions and exclusions apply.

Purchasing and Pricing

Complimentary Purchase Cover Insurance - If covered products are lost, stolen or damaged anywhere in the world within 90 days of purchase on your Platinum Visa Credit Card, they may be repaired, replaced, rebuilt or reinstated, free of charge if you make a claim within 21 days of the incident. Terms, conditions and exclusions apply.

Extended Warranty Insurance - When you purchase items with your Platinum Visa Card. Terms, conditions and exclusions apply.

Guaranteed Pricing Scheme - Guaranteed Pricing Scheme enables you to receive a refund of the price difference when you purchase in-store and then see the same product advertised at a lower price in a catalogue from a store within 25 kms of the store from where the covered products were purchased, you can claim the difference within 60 days if the price difference is greater than \$75, up to \$500 and the product hasn't been purchased online. Terms, conditions and exclusions apply.

For additional information including the terms, conditions, limits and exclusions which apply, please review the [Description of Insurance Cover Terms and Conditions](#).

Interest rates and fees

Platinum Visa Credit Card Interest Rates and Fees

| Annual percentage rate (% p.a.) - Purchases | Annual percentage rate (% p.a.) - Cash | Interest-free days on purchases^ | Annual fee |
|---|---|--|--|
| 20.74 | 21.74 | Up to 55 days (unless you have a balance transfer) | \$0 for the first year Usual annual fee: \$129 |

A full list of fees and charges are provided in our Credit Card Fees and Charges Guide below.

Apply for a Platinum Visa Credit Card

To apply for the Platinum Credit Card, you must:

Be at least 18 years of age

Have a good credit rating

Earn a taxable income of \$35,000 per year or more

Be a permanent Australian resident or citizen

What you'll need for your application

Your income and expense details

Your driver's license number

Your employment details

Your balance transfer account details (if applicable). Your total balance transfers may not exceed 80% of your credit limit.

Applying online will take around 10 minutes

[Load saved application](#)

Call us on [1300 963 611](tel:1300963611)

Important information

For important information on the Platinum Rewards Credit Card, view our Terms and Conditions.

[Credit Card Terms and Conditions and Other Important Information](#)

[Credit Card Fees and Charges Guide](#)

[Easi-Pay direct-debit request form](#)

[Description of Insurance Cover Terms & Conditions](#)

Fees and charges are payable. 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 June 30, 2020 offer may be extended.

Citigroup Pty Ltd ABN 88 004 325 080 AFSL 238098 Australian Credit Licence No. 238098 (Citigroup) is the credit provider and issuer of BOQ Credit Cards (Credit Cards). Fees and charges are payable. Full terms and conditions are available at any Bank of Queensland branch. Citigroup's standard credit assessment criteria apply. This page contains general advice. This advice has been prepared without taking

account of your objectives, financial situation or needs. You should consider the appropriateness of any advice before acting on it. You should obtain and consider the relevant Product Disclosure Statement, terms and conditions, Financial Services Guide and Guide to Fees and Charges before making any decision about whether to acquire or continue to hold the product. You can obtain a copy of those documents from any Bank of Queensland [branch](#) or by [contacting us](#).

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 BOQ, they will refer to BOQ undertaking relevant actions or making relevant decisions for or on behalf of Citigroup.

1 You will earn 100,000 bonus Q Rewards® Points when you spend \$3,000 or more on Eligible Transactions in the first 90 days from card approval. Eligible Transaction is defined in the Q Rewards® Terms and Conditions and means any purchase excluding (but not limited to) cash advances, balance transfers, special promotions, BPAY payments, government related transactions and all other transactions set out within the definition. All Q Rewards® are subject to the BOQ Q Rewards® Terms and Conditions. The bonus Q Rewards® Points will be credited to the Primary Cardholder's Account up to 60 days after meeting the spend criteria.

2 To be eligible for the balance transfer offer you need to apply for the BOQ Platinum Visa card by 30 June 2020. 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 for a period of 20 months. The 20 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. Please note you are not entitled to any interest free days whilst you have a balance transfer. This means that all spend will be charged interest at the applicable annual percentage rate. Balance transfers from other Citi-issued credit facilities are excluded. For important information to consider before taking up a balance transfer, please [click here](#).

3 No annual fee in your first year. You will be charged the standard annual fee, currently \$129 in subsequent years.

4 Q Rewards® points are earned on Eligible Transactions. Eligible Transaction is defined in the Q Rewards® Terms and Conditions and means any purchase excluding (but not limited to) cash advances, balance transfers, special promotions, BPAY payments, government related transactions and all other transactions set out within the definition. All Q Rewards® points are subject to the BOQ Q Rewards® Terms and Conditions. Q Rewards® Points never expire while the card remains open and is not in arrears.

#Complimentary Insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245 631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued an insurance group policy to Citigroup Pty Limited ABN 88 004 325 080 AFSL and Australian credit licence 238098 (Citi) which allows eligible Citi account holders and cardholders to claim under it as third party beneficiaries. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or means. The terms, conditions, limits and exclusions of the group policy are set out in the Description of Insurance Cover Terms and Conditions available at <http://www.boq.com.au/important-information/terms-and-conditions> which may be amended from time to time. Citi does not guarantee this insurance.

^The interest free period applies when you pay your full closing balance from your last statement of account by the payment due date (excluding any fixed payment option balance which isn't due for payment by that payment due date). No interest free period is available on cash advances or balance transfers. Whilst you have a balance transfer you will be charged interest on your daily unpaid balance.

We're here to help.

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|------------------|-------------------------|
| | Call our contact centre |
| Email us | Get in touch |
| Locate us | Find a branch or ATM |

