



Linkpoint Credit Card Account specifics

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What is it?	The Linkpoint Credit Card is a credit card launched in agreement with American Express®. The Linkpoint Credit Card can be linked to your home loan as a mortgage minimisation tool, as well as to make purchases. You can also make cash withdrawals from merchants and ATMs anywhere in the world displaying the American Express® logo.
What if I already have an American Express® card?	Your existing American Express® card will automatically be cancelled and accumulated points plus outstanding balance transferred to the new Linkpoint Credit Card. If you have an existing charge card, it can continue and will not automatically be cancelled
Credit limit	A specific figure for your credit limit will be provided after American Express® has assessed your card application. Successful card applicants will receive a minimum credit limit of \$2,500
Interest rate	The Linkpoint Credit Card interest rate is 16.74% p.a. (correct as at 1 July 2006 and subject to change)
Interest calculation	You use the Linkpoint to meet your day-to-day expenses and take advantage of 55 days interest free ¹ . Interest calculation will depend on the date of the purchase and the statement issue date. Interest-free days are only applicable to card purchases not cash withdrawals or balance transfers and only apply if the total card balance is repaid to zero by the due date
Balance transfer	When you transfer your outstanding credit card balances from other credit cards to the Linkpoint Credit Card you will pay only 7.99% p.a. on this transferred balance for up to six months ² .
Repayment method	Members can arrange for payment to be made automatically from your available redraw on a monthly basis
Reward program	There are two Membership Rewards Programs Choices \$40 or Ascent \$80. Once enrolled every dollar spent using the card earns valuable Membership Rewards Points Once the card member has accumulated enough points they can use them to receive free flights on participating airlines, free accommodation, free shopping vouchers at exclusive retail outlets and much more!
Fees	\$0 joining fee in year one. Other fees and charges apply.

1. Depending on when you make a purchase, when your statement is issued and whether you are carrying forward a balance on your account from the previous statement period. There are no interest-free days for cash advances 2. This promotional rate applies to a balance transfer you request on the Linkpoint application only. It expires up to six months from the date the transfer is approved. After this period, the rate will change to your applicable Annual Percentage Rate at that time. There are no interest free days on balance transfers. Payments to Credit Card Accounts are applied first to transfer balances, including transferred balances benefiting from promotional interest rates.