

Receive 10,000 bonus reward points¹

with the Wide Bay Australia Rewards MasterCard®

Plus benefit from:

- ✓ **One reward point for every dollar spent.**
- ✓ **Reward points that never expire².**
- ✓ **An introductory balance transfer of 7.9% p.a. for 12 months³.**

After the 12 month period the standard cash rate of 20.49% p.a. will apply.

Limited offer. Ask us today.



Terms and Conditions:

Current Card Services Credit Cardholders are not eligible to apply for this introductory offer. **1.** Final approval of your MasterCard® application will be subject to satisfying Card Services Credit Criteria. To be eligible for the 10,000 bonus Card Services Reward points you will need to apply for the Wide Bay Australia Rewards MasterCard® by 31 January 2012 and first spend on your card by 30 April 2012. This promotion applies to retail purchases and excludes Cash Advances, Balance Transfers and Special Promotions. To be eligible for reward points, your account must be in good order. **2.** All Rewards are subject to the Terms and Conditions of the Card Services Rewards Program. Reward points are not earned on Cash Advances, Special Promotions or Balance Transfers. Reward points never expire while the account remains open and provided your account is in good order. **3.** The promotional rate of 7.9% p.a. applies for 12 months on balances transferred with this offer. The 12 month promotional period commences once balance transfer is processed. Transferred balances will be repaid first during this period. Outstanding balances at the end of the promotional period will revert to the cash advance interest rate. Any transactions made other than balance transfers in connection with this offer are at the standard variable Rewards credit card rate, currently 19.74% p.a. for retail purchases and 20.49% p.a. for cash advances. Approved customers only. Interest rates are variable, subject to change and Card Services credit criteria. Quoted interest rates are current as at 1 October 2011. ©2011 Card Services is a division of Citigroup Pty Limited ABN 88 004 325 080, AFSL No. 238098, Australian Credit Licence No. 238098 which provides and administers credit on behalf of Wide Bay Australia Ltd ABN 40 087 652 060.

Like to keep it simple?

Apply now for a Wide Bay Australia Low Rate MasterCard® and save with:

- ✓ **Up to 55 days interest free¹.**
- ✓ **Complimentary purchase cover insurance².**
- ✓ **9.9% p.a. for 12 months on retail purchases³.**

After the 12 month period the standard credit card retail purchase rate of 13.6% p.a. will apply to all purchases.

Apply in branch today.



Terms and Conditions:

Current Card Services Credit Cardholders are not eligible to apply for this introductory offer. **1.** The maximum 55 days interest free period applies when you pay your balance off in full for two consecutive months. If you carry a balance on your credit card from month to month the 55 days interest-free period does not apply and you are charged interest once you make a purchase. No interest free period is available on Cash Advances or Balance Transfers. **2.** Purchase Cover Insurance is provided automatically to cardholders under a master agreement between Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL No. 232507 and Citigroup Pty Limited, and is subject to Terms and Conditions and exclusions available at www.cardservicesdirect.com.au. An excess applies to Purchase Cover Insurance. **3.** The 9.9% p.a. interest rate applies to retail purchases for the first 12 months from account approval. Outstanding retail purchase transactions will revert at the end of the promotional period to the standard Credit Card retail purchase rate, currently 13.6% p.a. Offer ends 31 January 2012. Approved customers only. The 12 month promotional period commences on account approval. Interest rates are variable, subject to change and Card Services credit criteria. Quoted interest rates are current as at 1 October 2011. ©2011 Card Services is a division of Citigroup Pty Limited ABN 88 004 325 080, AFSL No. 238098, Australian Credit Licence No. 238098 which provides and administers credit on behalf of Wide Bay Australia Ltd ABN 40 087 652 060.