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Bank Australia Platinum Rewards Visa Credit Card

Loan fact sheet – generated 06 Nov 2026

AMOUNT
$1,000 – $40,000

INTEREST FROM
18.24%

RATING
5.0/5

Apply for Bank Australia Platinum Rewards Visa Credit Card loan

Credit Card up to $40 000

Key details

Minimum amount	$1,000
Maximum amount	$40,000
Interest from	18.24%
Term	1 – 12 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Earns rewards points on everyday spending
- Platinum extras such as travel insurance on many cards
- Customer-owned bank with ethical lending screens
- Visa acceptance worldwide

Cons:

- Higher annual fee than Bank Australia's low-rate card
- High purchase/cash advance rate if the balance isn't paid in full
- Rewards only have value if actually redeemed before expiry

Requirements

- 18 years or older
- Australian resident for tax purposes
- Regular income

- Satisfactory credit check
- No current default or bankruptcy in some cases

Features

- Credit Card up to $40 000
- Term 1 – 60 months

Company information

Company	Bank Australia Limited
Address	Bank Australia, 222 High St, Kew VIC 3101
Website	https://www.bankaust.com.au

Non-contractual information. Data updated 06 Nov 2026. For binding information contact Bank Australia Platinum Rewards Visa Credit Card directly. Source: https://www.strayaloans.com/loan/bank-australia-platinum-rewards-visa-credit-card