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Bendigo Bank - Platinum Rewards Mastercard

Loan fact sheet – generated 24 Nov 2026

AMOUNT
$3,000 – $50,000

INTEREST FROM
21.99%

RATING
4.0/5

Apply for Bendigo Bank - Platinum Rewards Mastercard loan

Credit Card up to $50 000

Key details

Minimum amount	$3,000
Maximum amount	$50,000
Interest from	21.99%
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
- Backed by an established regional Australian bank
- Worldwide Mastercard acceptance

Cons:

- Higher annual fee than the Low Rate Mastercard
- 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 $50 000
- Term 1 – 12 months

Company information

Company	Bendigo and Adelaide Bank Limited
Address	Bendigo Bank, 12 Bath Ln, Bendigo VIC 3550
Website	https://www.bendigobank.com.au

Non-contractual information. Data updated 24 Nov 2026. For binding information contact Bendigo Bank - Platinum Rewards Mastercard directly. Source: https://www.strayaloans.com/loan/bendigo-bank-platinum-rewards-mastercard