



Low Rate Credit Card Key Facts Sheet

Key facts about this credit card

Correct as at: **15 February 2021**

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*.

Description of Credit Card

Product name	Low Rate Credit Card
Minimum credit limit	\$500
Minimum repayments	The greater of \$20 or 3% of outstanding balance
Interest on purchases	8.99% p.a.
Interest-free period	Up to 55 days
Interest on cash advances	8.99% p.a.
Balance transfer interest rate	0% p.a. for 6 months* when transferring from external financial institution. After the initial 6 month introductory period, the interest rate for the balance transferred will revert back to the standard credit card rate at the time. This is currently 8.99%p.a.
Annual fee	\$40
Late payment fee	\$25

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from www.communityfirst.com.au/tools/rates-and-fees/fees-and-charges

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting www.communityfirst.com.au/personal/credit-cards/low-rate/visa

The Low Rate Credit Card is issued by Community First Credit Union Ltd AFSL and Australian credit licence 231204. Community First is the credit provider and issuer of the credit card.

Credit eligibility criteria, terms & conditions, fees & charges apply. Rates are current as at 31/03/2018 and subject to change without notice. *Offer terms and conditions: Rate is current as at 15 February 2021 and subject to change without notice. This is an introductory rate for 6 months only on balance transfers from funding date. After the initial 6 month introductory period, the interest rate for the balance transferred will revert back to the standard credit card rate at the time. Offer available for new and existing card holders where new balances are transferred to the card and offer can be withdrawn at any time. Excludes Balance Transfers from Community First or Easy Street cards.