



n0w Credit Card Key Facts Sheet

Key facts about this credit card

Correct as at: **18 October 2021**

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

Description of Credit Card

Product name	n0w Credit Card
Minimum credit limit	\$1,000
Minimum repayments	The greater of \$20 or 2.5% of outstanding balance
Interest on purchases	0% p.a.
Interest-free period	n/a
Interest on cash advances	0% p.a. (fee applies)
Balance transfer interest rate	n/a
Annual or monthly fee	\$9, \$14, or \$19 per month based on credit limit
Late payment fee	\$0

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/n0w-credit-card

The n0w 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.