

Low Rate Credit Card

Key fact sheet



Key facts about this credit card

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

Date	Correct as at: 1 September 2026
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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	9.99% p.a
Interest-free period	Up to 55 days
Interest on cash advances	9.99% p.a.
Balance transfer interest rate	9.99% p.a.
Annual fee	\$50
Late payment	\$25

Things you should know

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/support/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/products/low-rate-credit-card

The Low Rate Credit Card is issued by Community First Credit Union Ltd | Operating as Community First Bank
ABN 80 087 649 938 | AFSL and Australian credit licence 231204.