



National Seniors Australia Credit Card Key Fact Sheet

Key facts about this credit card

Correct as at: 1 September 2026

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

Description of credit card

Product name	National Seniors Australia Credit Card
Minimum credit limit	\$500
Minimum repayments	The greater of \$20.00 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	4.99% p.a. for 6 months* reverting to 9.99% p.a. after 6 months
Annual fee	\$50 (half of the annual fee [\$25] is donated to National Seniors Australia)
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.nationalseniors.com.au

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. To confirm this information is correct you may wish to visit www.nationalseniors.com.au

The National Seniors Credit Card is issued by Community First Credit Union Ltd AFSL and Australian Credit Licence Number 231204. Community First is the credit provider and issuer of the credit card.

*Offer terms and conditions: Rate is current as at 01/09/26 and subject to change without notice. This is an introductory rate for 6 months only on balance transfers from the day the balance transfer is processed. 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. Currently this is 9.99% p.a. Offer available for new and existing card holders where new balances are transferred to the card and offer can be withdrawn at any time. Please note you will be charged interest on retail purchases while you have a balance transfer.