



## n0w Credit Card Key Facts Sheet

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### Key facts about this credit card

Correct as at: **12 September 2025**

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

### Description of Credit Card

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

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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.illawarracu.com.au/rates-fees](http://www.illawarracu.com.au/rates-fees)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.au](http://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.illawarracu.com.au/n0w-credit-card](http://www.illawarracu.com.au/n0w-credit-card)

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