

National Seniors Australia Credit Card FAQs

Applying for your card

Who can apply for a National Seniors Australia Credit Card?

You can apply if you:

- Are over 18 years of age
- Earn a regular income
- Are not bankrupt
- Are an Australian citizen or a permanent resident
- Have not had defaults on any loans, credit cards, interest-free finance or store cards in the last 5 years

What information will I need to complete my application?

- Your personal details
- Evidence of your income (copy of 2 most recent payslips AND either 2 years group certificates or two years tax assessment notices. We also accept proof of regular super income i.e. recent statements showing regular super deposits into your account)
- Evidence of your residential position (recent rates notice, tenancy agreement, 2 recent rent receipts)
- Evidence of your current loan facilities (3 months transaction account statements (showing regular payments to each of your liabilities)

If self-employed, last two years:

- Tax returns – Individual and Business (both required) Balance sheet and Profit and Loss/Income Statement

How do I add an additional card holder?

You can choose to have an additional cardholder attached to your National Seniors Australia Credit Card as long as the person is over 16 years of age. The additional card is configured exactly as your own and you are responsible for its use.

The person you authorise to hold your additional card will share your credit limit and you will receive one statement for both cards.

What credit limit can I obtain?

You have the option of applying for a credit limit from as little as \$500 on your National Seniors Australia Credit Card.

You should always ensure your credit card limit is realistic, taking in to account your capacity to repay your credit card debt. You can also request to have your credit limit decreased at any time (minimum \$500) if you feel you don't need or can't manage your current limit.

How do I activate my card?

Login to your Internet Banking and select 'Accounts' followed by 'Cards' from the top menu. Alternatively, you can call National Seniors Australia Card Support Direct on 1300 153 320.

What are the fees and charges?

For information on fees and charges that relate to your National Seniors Australia Credit Card, please contact Community First Bank.

Is there an annual fee?

Yes, for the current annual fee contact National Seniors Australia.

If my card is lost, stolen or damaged, will there be a card replacement fee?

Yes. A card replacement fee is payable when a card is damaged, captured or lost.

If you are overseas when your card is lost, stolen or damaged, you can contact Visa Global Customer Assistance to request an emergency card. The cost of this service is \$175.

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Can I transfer balances from another card?

Yes. You can request us to transfer to your National Seniors Australia Credit Card the outstanding balance of a credit or charge card held at another financier. The transfer will only be permitted up to the available credit limit.

Complete a separate National Seniors Australia balance transfer application when applying or alternatively organise to transfer your balances over once you receive your credit card.

Is it possible to do multiple balance transfers?

Yes, you can do multiple balance transfers.

Are balance transfers only possible when the facility is originally approved or can I do a balance transfer in the future?

Balance transfers can be performed when you're applying for the card and also at anytime in the future subject to some conditions. Balance Transfers must be performed by the issuing Bank.

Managing your card

How is the interest calculated on my National Seniors Australia Card?

Interest is calculated on the daily balance and charged monthly.

What will my repayments be on my credit card?

Minimum payments are designed to give you some short-term payment flexibility, but it is unwise to rely on making minimum payments as an ongoing way of managing credit card debt. After all, if you only make the minimum payment every month, it could take years to pay off your credit card balance.

The minimum payment specified on your monthly National Seniors Australia Credit Card statement is the minimum amount you must pay before the due date, if it's not possible for you to pay off any more.

Repayments are to be made by the due date shown on your National Seniors Australia Credit Card statement.

How can I make repayments on my National Seniors Australia Credit Card?

There are a range of ways you can make repayments on your National Seniors Australia Credit Card.

You can make repayments using BPAY. Simply use the BPAY biller code 118760 and customer reference number (this is a 9 digit number you can find on your National Seniors Australia Credit Card statement).

Alternatively, you can arrange to make your card repayments by external credit transfer from another account held at another financial institution using the BSB 512 170 and your account number (not your member number) found on your National Seniors Australia Credit Card statement.

How to keep my National Seniors Australia Credit Card purchases interest free?

To avoid interest, you need to repay the closing balance shown on your statement in full by the payment due date each month.

If you don't pay your full closing balance by the payment due date (for example, you pay only the minimum payment) you will lose your interest-free period.

Any balance left at the end of your statement period will begin to accrue interest and any new purchases you make once you have an outstanding balance will not be interest free.

My National Seniors Australia Credit Card will expire at the end of this month. How do I renew my card?

You can continue to use your existing card until the last day of the month stated e.g. if the expiry date is 09/16 the card will expire at the end of September 2016.

A renewal card will automatically be issued during the expiry month and your PIN will remain the same.

If you do not receive your new card by the 21st of the month in which your card expires, please call us on 1300 153 320.

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Using your card

Will my card be issued with Visa payWave functionality?

Yes. Visa payWave is a new contactless method of payment. It is a simple, secure and quick payment method for transactions up to \$100. The technology enables cardholders to 'tap' their card on a contactless POS (point of sale) terminal to make transactions up to \$100, rather than 'swiping or dipping' their card into POS terminals.

What is Visa payWave?

Visa payWave is a contactless payment feature on the National Seniors Australia Credit Card allowing you to pay for purchases under \$100 without swiping, signing, or entering a PIN at any merchants who have a contactless terminal.

What are the daily limits?

The National Seniors Australia Credit Card has a Total Daily Limit of \$2,000 per card, per day and includes any combination of ATM, EFTPOS and Bank@Post transactions. The National Seniors Australia Credit Card also has transaction limits of up to \$100 per payWave transaction and a total of \$200 daily limit per card.

What is Verified by Visa?

Benefit from added peace of mind when using your National Seniors Australia Credit Card on the Internet. Verified by Visa is a joint initiative between National Seniors Australia and Visa. It offers you protection against the unauthorised use of your Visa Credit card for online shopping at participating Verified by Visa merchants. At these merchants, Verified by Visa allows you to identify yourself using your Verified by Visa password.

What is Visa's Zero Liability Policy?

Shop worry-free at millions of merchants, anywhere in the world. With Visa's Zero Liability policy, you won't be held responsible for fraudulent charges or unauthorised purchases made with your card or account information*. This means you can use your card to shop with total confidence, as you will always be protected against unauthorised use.

Will I receive a PIN number with my National Seniors Australia Credit Card?

You will receive a Digital and Plastic card which means you will be able to set your PIN via the Community First Mobile App anytime you like. If you have requested a Plastic Only card then yes, a PIN number will be sent to you in the mail after you receive your card. If you are replacing a damaged card or renewing an existing card, the PIN number will remain the same.

Will I need a PIN number for overseas transactions?

Yes. Whether you are using a magnetic stripe or chip card, we strongly recommend that you know your PIN before travelling overseas. If you do not know your PIN, you can change it at anytime via the Community First Mobile App or contact us on 1300 153 320.

How can I change my PIN?

You can change your PIN at anytime via the Community First Mobile App. Simply login, go to the 'Cards' tab and select 'Change PIN'.

Using your card overseas

You can use your National Seniors Australia Credit Card at more than 24 million locations worldwide. You can also make withdrawals from ATMs where the Visa PLUS logo is displayed.

Please note that a 3% International Transaction Fee applies for all transactions (including reversals and cash advances) where you use your card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity or financial institution outside Australia. Overseas ATM fees may apply.

Remember to tell us if you are travelling overseas as it will assist us in monitoring any suspicious transaction activity.

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Can I make internet, phone or mail order purchases using my Credit Card?

To make Internet, phone or mail order purchases:

Simply quote your 16 digit card number and expiry date (from the front of your card), and advise the card type is Visa.

As an additional security measure some organisations may require the Card Validation Code (CVC) – the last three digits on the back of your card.

When and how will I receive my statement?

For credit cards, statements are produced and dispatched electronically on a monthly basis. For your statement history at the click of a button log into the Community First Bank internet banking facility.

What do I do if my card is lost or stolen?

Report lost or stolen cards to the VISA hot-line immediately on 1800 648 027. If you are calling from overseas please call +61 2 8299 9101. You can also block the card via the Community First Credit Union App

Once you have cancelled your card, you will then need to order a replacement card by calling us on 1300 153 320.

Am I liable for unauthorised transactions on my card?

Under the EFT code of conduct you will not be liable for any unauthorised transaction where it is clear that you have not contributed to the loss.

How do I protect my National Seniors Australia card?

In order to prevent unauthorised use on your card(s), you should:

- Check your account statements on a regular basis and report any unauthorised transactions immediately
- Always keep your contact details with your financial institutions up to date
- Always shield your PIN with your hand when entering it at ATM and EFTPOS terminals
- Change your PIN at regular intervals and select a PIN that is not easy to guess (e.g. don't use your date of birth)
- Do not write your PIN down or disclose it to anyone. If you believe that someone has seen your PIN, arrange to have it changed right away
- Always keep your card in your sight when you hand it to shop assistants - they should never leave the room with your card
- Be sure to let your financial institutions know if you are travelling overseas

What do I do if I am having difficulties making my repayments?

If you ever experience difficulty paying your credit card or other bills, the sooner you take action to manage the problem, the easier it will be to find a solution. Letting credit card debts mount up or juggling cards to make minimum repayments, will only make the situation worse in the future.

If you are having trouble managing credit, you should get in touch with us immediately so we can outline options to help you pay off the debt.

* Visa's Zero Liability policy does not apply to ATM transactions, transactions not processed by Visa (such as EFTPOS transactions when cheque or savings is selected) or certain commercial card transactions. Cardholders should notify their issuer promptly of any unauthorised Visa use.