



FARMERS FINANCE CARD

# KEY FACTS ABOUT THIS CARD

Effective as at September 2021

## DESCRIPTION OF CARD

<b>Product name</b>	<b>Farmers Finance Card</b>
<b>Product Description</b>	Farmers Finance Card is a closed loop card that can be used at Farmers and other select retailers. All standard purchases receive up to 55 days interest free by paying at least your closing balance in full by the due date. Farmers Finance Card is only for existing customers, no new applications are accepted for Farmers Finance Card.
<b>Minimum payments</b>	You must pay the Minimum Payment shown on your Statement by the Due Date. You may pay more than this amount, however, if you do, you are still required to meet your Minimum Payment obligation on your next Statement.
<b>Standard Interest Rate</b>	25.50% p.a. applies to any outstanding balance at the end of payment holiday or interest free period.
<b>Establishment Fee</b>	\$55.00 payable on Farmers Fixed Instalment Agreements. No new Farmers Fixed Instalments are being offered.
<b>Annual fee</b>	There is no annual account fee.
<b>Default fees</b>	\$15.00 Payable under each separate event of default including default administration services and the issuing of default notices and/or Statements in relation to collection activities and the age of the default.
<b>Paper Statement Fee</b>	\$0.94 for delivery of Statements by post, charged each time a paper Statement is sent. Customers can opt in to receive online statements only for no fee.

Interest, Fees and Charges can be varied. A full list of current fees applicable to this card can be obtained from <https://www.farmersfinancecard.co.nz/fees/>

More information about Farmers Finance Card and current Farmers Finance Card Terms and Conditions, can be found at [farmersfinancecard.co.nz](https://www.farmersfinancecard.co.nz) or by contacting us on **0800 10 11 70**.

Defined terms used in this document have the same meanings given to them in the Farmers Finance Card terms and conditions.

**This document is a summary of key facts only, and not a substitute for reading in full the Farmers Finance Card terms & conditions and the details of your individual Farmers Finance Card initial disclosure statement.**

CALL 0800 10 11 70 // VISIT [farmersfinancecard.co.nz](https://www.farmersfinancecard.co.nz) // POST Private Bag 94013, Auckland 2241

Farmers Finance Cards provided by Retail Financial Services Limited, NZBN 9429039375643.