



**\$50,000** maximum amount of loan

**1 - 12 months** Maturity

**Interest** 19.95 %

**24 hours** Loan processing time

<https://www.coolfinance.nz/loan/finance-now-card>

## Finance Now Card

### Quick overview

- **Amount:** \$100 - \$50 000
- **Term:** 1 - 12 months



The screenshot shows the Finance Now website interface. At the top, there is a navigation bar with links for 'Retailer Login', 'Home', 'About Us', 'FAQs', and 'Contact Us'. Below this is a search bar and a 'eMoney LOGIN' button. A main navigation menu includes 'Personal Finance', 'Car Finance', 'Retail Finance', 'Business Finance', 'eMoney', 'Credit Cards', and 'Finance Now Card'. Under 'Finance Now Card', there are links for 'Activate Finance Now Card' and 'Finance Now Card FAQs'. The main content area features a large image of a Finance Now Card with the number 5486 8745 2645 9665 and the name David Smith. To the right is a 'Need Help? Call us' section with a photo of a customer service representative and the phone number 0800 FNL CARD (365 2273). Below the card image, the heading 'Your Finance Now Card' is followed by the question 'What type of card is it?' and a list of bullet points: 'It's an ID Card. Present it at over 1,500 retailers that use Finance Now to fast track your next finance application', 'Activate the Card and you can access money 24/7 through NZ's network of ATM and EFTPOS facilities', and 'Finance Now Card Benefits: Use it as ID at over 1,500 Finance Now retailers - for fast mobile verification', 'Activate now, use later - no fees until you start using the card\*', 'Low interest rates from 19.95% p.a. for your every day needs or short term loan', 'It can be your everyday EFTPOS and ATM card', and 'PLUS no EFTPOS transaction fees for purchases \$20 and over\*'. A small asterisk at the end of the last bullet point indicates that terms and conditions apply.

### A representative example

Finance Now's normal lending criteria and loan terms apply. Interest rates from 19.95% p.a. apply. A \$0.25 transaction fee applies to purchases less than \$20. A 6 monthly fee of \$19.95 applies on the first purchase transaction and is included in your first statement. Your Card limit will be reassessed at the time of Card activation and will be based on your updated credit position.