



\$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. The main navigation menu includes 'Personal Finance', 'Car Finance', 'Retail Finance', 'Business Finance', 'eMoney', 'Credit Cards', and 'Finance Now Card'. Under the 'Finance Now Card' menu, 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 of the card image is a 'Need Help? Call us' section with a photo of a woman and the phone number 0800 FNL CARD (365 2273). Below the card image, the text reads 'Your Finance Now Card' and 'What type of card is it?'. The text explains that it's an ID Card used at over 1,500 retailers for fast mobile verification, and that it can be used for 24/7 access to money through NZ's network of ATM and EFTPOS facilities. Below this, the 'Finance Now Card Benefits:' section lists several advantages: using it as ID at over 1,500 Finance Now retailers for fast mobile verification; activating now and using later with no fees until the card is used; low interest rates from 19.95% p.a. for everyday needs or short-term loans; its use as an everyday EFTPOS and ATM card; and PLUS no EFTPOS transaction fees for purchases of \$20 and over.

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.