

# No Payments & No Interest for 6 Months

## Ts&Cs

No payments and no interest for 6 months ("Payment Holiday") is available on Long Term Finance (LTF) for (in-home) purchases only. Minimum Spend \$250. Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply. \$55 Establishment Fee applies to your first Long Term Finance (LTF) transaction, \$35 Advance Fee applies to subsequent LTF transactions. Standard Interest Rate of 28.95% p.a. applies to outstanding balance at the end of LTF interest free period. Other interest rates and fees may apply. Rates and fees correct as at date of publication, subject to change. New customers need to apply and be approved for a Q Mastercard credit card. Columbus Financial Services Limited and Consumer Finance Limited reserve the right to amend, suspend or terminate the offer and these Ts&Cs at any time without notice.

