

## **Customer Notification**

Due to IT system constraints, the implementation of law reforms relating to charging of interest on credit card accounts has been delayed until 1 June 2019 for the following financial institutions.

To ensure that you have not been adversely affected, we may refund some interest charged between 1 January 2019 to 1 June 2019.

This refund is to ensure that you are not charged more interest than if the law reforms had been implemented from 1 January 2019.

For more information please see the relevant website or call your credit card provider and speak to one of their customer service representatives.

### **Community First Credit Union Limited**

AFSL / Australian Credit Licence 231204

[www.communityfirst.com.au](http://www.communityfirst.com.au)

Contact: 1300 132 277

### **Unity Bank Limited**

ABN 11 087 650 315

AFSL / Australian Credit Licence 240399

Reliance Bank and Bankstown City Unity Bank are divisions of Unity Bank Limited.

[www.unitybank.com.au](http://www.unitybank.com.au)

Contact: 1300 36 2000

### **Sydney Credit Union Limited**

AFSL / Australian Credit Licence Number 236476

[www.scu.net.au](http://www.scu.net.au)

Contact: 13 61 91

### **Police Financial Services Limited**

AFSL / Australian Credit Licence 240293

[www.bankvic.com.au](http://www.bankvic.com.au)

Contact: 13 63 73

### **Hume Bank Limited**

AFSL / Australian Credit Licence 240399

[www.humebank.com.au](http://www.humebank.com.au)

Contact: 1300 004 863

### **QPCU Limited**

AFSL / Australian Credit Licence 241413

[www.qbank.com.au](http://www.qbank.com.au)

Contact: 13 77 28