

Credit Cards & Overdraft



With a Macquarie Credit Union credit card or overdraft, you can be guaranteed low annual interest rates and the convenience of flexible finance.

VISA Credit Card

Go shopping, make purchases over the telephone and online and get access to your money from thousands of locations world-wide with a credit union VISA Card.

Benefits & Features

- 55 days interest free on all purchases
- Low ongoing interest rate
- Introductory rate for first 6 months on balance transfers
- Annual fee waived if you have a relationship of \$100,000 or more with Macquarie Credit Union

Features	Visa Credit Card
Great interest rates	Yes
Low annual fee	Yes
Up to 55 interest free days*	Yes
Special low rate on balance transfers	Yes
Quick - approvals within 24 - 48 hours	Yes
Simple - application available online	Yes
Worldwide ATM and EFTPOS Access	Yes
Electronic Access	Yes
Up to three additional cardholders free	Yes
Cash advance facilities	Yes

*on credit purchases

Overdraft

Have access to money when you need it and only pay interest on what you use with a Credit Union overdraft.

Draw as much or as little as you want up to your approved limit.

Benefits & Features

- Minimum amount \$1,000
- Maximum amount \$10,000
- Interest rate calculated daily, charged monthly
- Remember you only pay interest on what you use

Features	Overdraft
Great interest rates	Yes
Low monthly line fee	Yes
Quick - approvals within 24 - 48 hours	Yes
Simple - application available online	Yes
Worldwide ATM and EFTPOS Access*	Yes
Electronic Access*	Yes

*using your Visa Debit Card

Call 1300 885 480 or visit macquariecu.com.au

How to join

To become a member of Macquarie Credit Union and to apply for your member share all you need to do is:

- Go to our website at macquariecu.com.au and complete our Online Banking Application and Verification Forms.

or

- Complete a membership application form which can be obtained from the branch or downloaded from our website at macquariecu.com.au
- Provide identification – and have it certified if required
- Bring your application into the branch or post it to PO Box 1618, Dubbo, NSW 2830

or

- Give us a call on 1300 885 480 or email info@macquariecu.com.au for assistance with the application process.

One of our friendly staff will then contact you with your membership details.

How do I apply?

You can apply for a Credit Union home loan:

- by completing our online loan application at macquariecu.com.au
- by completing a loan application and forwarding it to our branch
- personally with one of our experienced loans staff at the branch
- or over the phone by calling 02 6884 8650

Switch to Macquarie Credit Union

Switching to Macquarie Credit Union is simple. We even help you switch all your regular payments to your new Credit Union account. Say goodbye to your old banking experience and hello to straightforward and reliable banking. Competitive rates, low or no fees and real, personal service are just some of the reasons why our members prefer Macquarie Credit Union.

Ask us how you can switch today. Call us on 1300 885 480 or visit macquariecu.com.au



Macquarie Credit Union Limited
ABN 85 087 650 253 AFSL 241132
BSB 802 126

165 Brisbane Street
PO Box 1618
Dubbo NSW 2830

T: 1300 885 480
F: 02 6882 6909

info@macquariecu.com.au
macquariecu.com.au

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