



Convenient Credit

Flexible credit options for convenient purchasing.

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.

Overdraft	
Visa Debit Card Access	Access to funds 24/7 using your Visa Debit Card. <input checked="" type="checkbox"/> Eftpos <input checked="" type="checkbox"/> Paywave <input checked="" type="checkbox"/> ATM Access <input checked="" type="checkbox"/> BPAY®
Cash Advance Facilities	Yes
Interest	<ul style="list-style-type: none"> • 13.99% p.a. • Only pay interest on the amount you use. • Interest is calculated daily, charged monthly.
Minimum amount	\$1,000
Maximum amount	\$10,000
Fees	<ul style="list-style-type: none"> • Overdraft Approval Fee \$200 • Overdraft line fee \$2 per month.

Visa 55 Credit Card

Enjoy up to 55 Days interest Free on all new purchases.

Suitable for personal or business expenses.

Visa Credit Card			
Balance Transfers	Introductory "honeymoon" rate of 6.95% p.a. on balance transfers for the first 6 months from the date of card approval.* "Honeymoon" interest rate offer excludes all existing Macquarie Credit Union Credit Cards.		
Interest Free Period	Enjoy up to 55 days Interest Free on all new purchases on credit.		
Cash Advance Facilities	<ul style="list-style-type: none"> • Yes, at the standard variable interest rate (currently 12.99% p.a.). • The 6.95% p.a. "honeymoon" interest rate on balance transfers excludes cash advances. 		
Visa Credit Card Access	Access to funds 24/7 using your Visa Credit Card. <input checked="" type="checkbox"/> Eftpos <input checked="" type="checkbox"/> Paywave <input checked="" type="checkbox"/> ATM Access <input checked="" type="checkbox"/> BPAY®	Worldwide Acceptance	Yes
Interest	<ul style="list-style-type: none"> • 12.99% p.a. • Interest is calculated daily, charged monthly. 		
Minimum amount	\$1,000	Maximum amount	\$10,000
Fees	<ul style="list-style-type: none"> • \$30 p.a. Annual Fee • Annual Fee waived if you have a relationship with Macquarie Credit Union of \$100,000 or more. 		

* At the end of the 6 month period, the interest rate will revert to the standard variable purchase interest rate for your card at that time (currently 12.99 % p.a.).

Call 1300 885 480 or visit macquariecu.com.au

How do I apply?

Applying is easy

You can apply for a Macquarie Credit Union Home Loan on our website, over the phone or personally at our branch. Find us at 165 Brisbane St, Dubbo.

Apply online

Visit macquariecu.com.au

Contact us

Phone: 1300 885 480

Email: info@macquariecu.com.au

Fax: 02 6882 6909

Mail: PO Box 1618, Dubbo NSW 2830



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Normal lending criteria, terms and conditions, fees and charges apply.