



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



* Registered to BPAY Pty Ltd. ABN 69 079 137 518.

Credit eligibility criteria, terms and conditions, fees and charges apply.