



CREDIT CARD

PRODUCT INFORMATION BROCHURE
Effective from 1st August 2018



**Queensland
COUNTRY
CREDIT UNION**

A CREDIT CARD IS A GREAT WAY TO MAKE PURCHASES IN-STORE, ONLINE OR OVER THE PHONE. IF USED EFFECTIVELY, IT CAN ALSO BE A GREAT WAY TO MANAGE YOUR BUDGET.



Apply for a credit card

In branch – visit our website for your nearest branch location.

Online – visit qccu.com.au

Call us on 1800 075 078

Who is eligible for a credit card?

Our credit cards are only available to Members of the Credit Union.

Members must be at least 18 years of age, permanent residents of Australia and currently live in Australia.

If you're not a Member yet, you will need to open a Membership as part of your application.

Insurance

We offer a range of personal insurance products through our insurance partners who can provide cover for the following:

- Health insurance*
- Home and contents general insurance^
- Boat and caravan insurance^
- Travel insurance^

If you are interested in a no obligation quote, please drop into your nearest branch and see one of our friendly staff.

Alternatively, feel free to call us.

For Health insurance enquiries, call 1800 813 415.

For General insurance enquiries, call 1800 075 078.

* Private health insurance is provided by Queensland Country Health Fund Ltd ABN 18 085 048 237, a registered private health insurer and related body corporate of Queensland Country Credit Union Limited.

^ We act as agent for the product issuer, Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance for general insurances. While we can arrange insurance cover for you, your insurance contract is with the insurer and not with Queensland Country Credit Union Limited. A Product Disclosure Statement may be obtained by calling 1800 075 078 or visiting any Queensland Country Credit Union branch.

This brochure provides information about our credit card product and is intended to help you decide on whether to take out a credit card with the Credit Union and to choose which product best suits your needs.

VISA CREDIT CARD

Our Visa Credit card comes with a competitive low interest rate, low annual fee and up to 55 days interest free².

You can use your Visa Credit card anywhere that Visa is accepted, giving you access to millions of retailers and over 2 million ATMs in more than 200 countries and territories worldwide.



WHAT YOU PAY:

\$39 annual fee

WHAT YOU GET:

- A low competitive interest rate on both purchases and cash advances¹
- A low annual card fee
- Free additional card for another cardholder
- Up to 55 days interest free²
- Optional rewards program³
- The same rates for purchases and cash advances^{2,3}
- 24/7 access
- Increased fraud protection and security through Visa's Zero Liability Policy and Verified by Visa
- Fast approval (usually within 24 to 48 hours)
- Easy repayment options available
- Access to the very best entertainment experiences through Visa Entertainment

¹ Variable interest rate - to find out the current interest rate on this account please refer to our Loan Interest Rates Schedule, available from your nearest branch or our website.

² Up to 55 days interest-free on purchases and BPAY* transactions if you pay your account in full by the due date each month. No interest free period is available on cash advances * Registered to BPAY Pty Ltd ABN 69 079 137 518

³ Fees and charges apply, for further details please refer to our Fees and Charges brochure. A copy of this brochure can be found on our websites qccu.com.au, queenslanders.com.au or in any Credit Union branch.

VISA CREDIT CARD WITH REWARDER

Our Visa Credit card with Rewarder comes with a competitive low interest rate, low annual fee, up to 55 days interest free and an optional rewards program that gives you the choice of where to spend your rewards points.



WHAT YOU PAY:

\$39 annual fee

\$58 Rewarder annual fee

WHAT YOU GET:

- All the features of our Visa Credit Card with the additional benefit of rewards points
- You earn one loyalty point for every eligible dollar you spend on your Visa Credit card*. 150 Loyalty Points = \$1
- Points are automatically credited to your Rewarder account on a monthly basis and your points are converted into a dollar amount.
- You then simply use your Rewarder Loyalty card at any merchants offering EFTPOS facilities in Australia who accept the Rewarder Loyalty card.
- You can use Rewarder to purchase anything you want... a book, a new phone, dinner at a nice restaurant or even your weekly fuel.
- A quick example... Let's say you spend \$2,000 a month on groceries, bills, gifts, and holidays... so this means you earn 2,000 rewards points a month. At the end of the year you would have accumulated 24,000 Rewarder Points. You would then have \$160 available to spend using your Rewarder Loyalty Card.
- You can check your Rewarder Points balance at any time by visiting the Rewarder website www.rewarderpoints.com.au.

*Excludes BPAY transactions and balance transfers. Points are capped at 10,000 per month. Points expire after 2 years from the date that the points are earned.

For further information on Eligible Transactions refer to the Rewarder Application, Terms and Conditions brochure. Copies of these brochures can be found on our websites qccu.com.au or queenslanders.com.au



USING YOUR CARD:

Our Visa Credit card is accepted worldwide and can be used wherever the Visa logo is displayed.

You can use your Credit card to:

- Purchase goods at any EFTPOS terminal where Visa is accepted
- Buy goods online
- Make payments over the phone or online
- Pay bills using BPAY
- Use at ATMs wherever the Visa logo is displayed.

payWave

Looking to cut your payment time at the shop counter? With payWave, there's no need to enter a PIN, sign anything or fumble for cash for purchases of \$100 or under. Just wave and go!

Simply wave your Visa payWave enabled card past a Visa payWave reader and the transaction is complete in a couple of seconds!

- It saves time
- It's more convenient
- Your card does not leave your hand
- No more signing or entering a PIN for purchases of \$100 or under
- Payments are still secure and are covered by Visa's Zero Liability Policy

Your payWave card is able to be used at any participating merchant. If your purchase is more than \$100, you can still use the card; you'll just be required to enter your PIN.

Visa payWave cards are safe and secure as they carry multiple layers of authentication technology similar to that of regular chip cards. They are also covered by Visa's Zero Liability Policy. payWave - It's the quicker more convenient way to pay.

Verified by Visa - Verified by Visa is a service designed to make internet transactions safer by authenticating your identity at the time you make online purchases. It adds a level of security and confidence when shopping online.

Visa Zero Liability Policy - By pressing credit when you use your Visa Credit card, you gain access to all Visa's security benefits such as Visa's Zero Liability Policy which protects against unauthorised transactions. Visa's Zero Liability Policy is a guarantee from Visa that Visa cardholders will not be liable for an unauthorised transaction made as a result of card fraud or stolen cards.

Visa Entertainment - As a Visa Credit card holder you can receive access to the very best entertainment experiences including concerts, cinema, sporting events and travel offers. Refer to www.visaentertainment.com.au to register and start receiving the latest offers.

CHOOSING YOUR CARD DESIGN

We understand that everyone has different tastes, so we offer a variety of different Visa Credit card designs. Ask our staff about the different options available to you

CREDIT CARD SECURITY

Your Visa Credit card offers a convenient way to pay for just about anything, but there are some important steps to take to ensure only you enjoy the benefits of your credit card.

- Sign your card as soon as you receive it
- Don't let anyone know your PIN or your online banking password
- Ensure you check the amount when making a purchase
- Ensure your card does not leave your sight. Use Visa payWave or insert the card yourself where possible
- If you are making purchases over the internet, only use secure sites.

PAYING OFF YOUR CREDIT CARD

- Internet banking transfer at qccu.com.au
- Phone banking transfer on 1300 722 812
- Pay in person at one of our branches
- Make a BPAY payment from another financial institution. The Visa Credit card Biller Code is 91405
- Automatic monthly direct debit from a nominated Credit Union account
- Make the minimum payment each month (interest will be charged if the closing balance is not paid in full by the due date)
- Transfer a designated amount each month.

Balance Transfers

If you have other credit cards or store cards with other providers, you can transfer the balance of those cards to your Visa Credit card.

A balance transfer can help you consolidate all of your credit cards and/or store cards into one Credit card which may make it easier to manage and pay off.

It may also help you save on the amount of annual fees and card fees you pay each year. You may also be able to reduce the amount of interest you pay by transferring any outstanding balances that are attracting higher rates of interest to our competitive low rate Visa Credit card.

If you have other credit cards and/or store cards that you would like to transfer to a Visa Credit card, you can do so in a few easy ways:

- Visit any branch to complete a balance transfer application; or
- If you are registered for our online banking you can simply login in and complete a BPAY using your Visa Credit card.

HOW TO CONTACT US

If you have any questions or need more information, please contact us:

Branch	Visit our website for a listing of all our branches.
Post	PO Box 679, Aitkenvale QLD 4814
Phone	1800 075 078
Website	www.qccu.com.au
Email	info@qccu.com.au
	Queensland Country Credit Union

CONDITIONS OF USE

Normal lending criteria applies to credit cards. Members must be 18 years or over, permanent residents of Australia and currently live in Australia. Additional card holders must be 16 years or over.

This brochure provides information about our credit card products and is intended to help you decide on whether to take out a credit card with the Credit Union and to choose which product best suits your needs.

READ WITH

Fees and Charges brochure

Visa Credit Card Conditions of Use brochure

Loan Interest Rates Schedule

Conditions of Use – Membership, Deposit Accounts and Electronic Banking

Rewarder Terms and Conditions