

## VISA DEBIT CARD

### It's the only card you'll need in your wallet – A Holiday Coast Visa Debit Card.

A Visa Debit Card lets you spend your own cash, to make purchases on line, over the phone and overseas at more than 24 million outlets around the world

With a Holiday Coast Visa Debit Card whatever you buy comes straight out of your everyday savings account, so you don't build up a credit card debt as a result of your spending as you only spend what you've got.

Use it like a credit card without the annual fees and interest rate charges and save on your day-to-day transaction fees with a Holiday Coast Visa Debit Card.



<p><b>ABOUT THE PRODUCT</b></p>	<p>A Holiday Coast Credit Union Visa Debit card is just like using your own cash – it's the simple and convenient way to pay, and is accepted wherever you see the Visa sign. It helps you keep control of what you spend because you pay for your purchases directly from your everyday savings account. You can use your Visa Debit card at point of purchase in stores, petrol stations, online, over the phone and at ATMs - here and overseas - everywhere Visa is accepted.</p>
<p><b>VISA DEBIT CARD FEATURES</b></p>	<ul style="list-style-type: none"> <li>• Access to your own funds at more than 24 million merchant locations and 1 million ATMs in 160 locations worldwide;</li> <li>• Ability to make internet and phone transactions using your own funds;</li> <li>• Fast and convenient to use;</li> <li>• Safe payment option as you don't need to carry large amounts of cash;</li> <li>• Track your transactions through your monthly statements and control your finances more effectively;</li> <li>• Take advantage of special early-bird offers such as concert and event tickets via the Visa Entertainment Web Site.</li> <li>• For access to additional funds at times when you need, you can link your Holiday Coast Visa Debit Card to an approved Personal Overdraft. <b>❶</b></li> </ul>
<p><b>ANNUAL FEE</b></p>	<p>There is no joining fee and no annual fee associated with this product.</p>
<p><b>TRANSACTION FEES</b></p>	<p>Save on transactions fees by pressing "credit" at the point of purchase. Visa "Credit" transactions are FREE on selected Holiday Coast Personal Access Accounts. <b>❷</b></p>
<p><b>HOW TO APPLY</b></p>	<ul style="list-style-type: none"> <li>• Call into your local Holiday Coast Credit Union Branch</li> <li>• Speak to a Holiday Coast Member Contact team member 1300 365 7 24 (8am - 6pm Mon -Fri)</li> </ul>
<p>Eligibility criteria apply. Conditions of Use (COU) applies and is available at our branches, at <a href="http://www.hccu.com.au">www.hccu.com.au</a> or by calling 1300 365 7 24. We will give you a copy of the COU on application, which you should read and consider in deciding whether to use this product. Holiday Coast Credit Union is the issuer of the deposit product. The information in this Fact Sheet is correct at time of printing. Visit our website at <a href="http://www.hccu.com.au">www.hccu.com.au</a> to view the current interest rate and fees &amp; charges.</p> <p><b>❶</b> Terms, conditions &amp; eligibility criteria applies. Normal lending criteria applies.  <b>❷</b> Please refer to Fees &amp; Charges and Access Limits brochure.</p>	