

Credit and Debit Cards

MAKE A SMART CHOICE



Northern Inland
CREDIT UNION



No expensive
reward system,
just everyday
value

Northern Inland offers a cost-effective Visa Credit Card with a low interest rate and low annual fee.

Take advantage of:

Fee-free transactions – credit transactions are processed via the international VISA system and are not subject to transaction charges.

Cash advance – in an emergency, you can draw cash from your VISA credit card at most ATMs by selecting CREDIT. Obtain Cash Advances in local currency from over 700,000 ATMs around the world displaying the VISA symbol. Interest accrues from the day the cash advance is made. The withdrawal limit is \$2,000 AUD daily.

Easy payment options – Transfer funds from any of your Northern Inland accounts using our App, phone or online banking, 24 hours a day, 365 days a year.

Alternatively, set up a monthly transfer to pay off either the minimum balance or balance in full, direct from your savings account.

Convenience – Load your VISA credit in Apple Pay or Google Pay™ to pay with your mobile phone at EFTPOS. No need to carry around your wallet any longer.

VISA Classic Credit Card

Product Features

Northern Inland Visa Credit Card

Honeymoon Interest Rate	Introductory discounted interest rate for first 6 months (*conditions apply)
Home Loan Rewards	Maintain a Home Loan with Northern Inland and receive a discounted rate on your Visa Credit Card for the life of the loan (*conditions apply)
Balance Transfer	0%p.a. on balance transfers from another Financial Institution# when offers apply
Low Annual Card Fee	Refer to PFS Fees & Charges
Interest - free days on purchases*	Up to 55 days
No Costly Rewards Program	This means we are able to offer a lower interest rate with no additional charges
Minimum monthly payment	2% of outstanding balance or \$20, whichever is the greater
Billing Date	15th of each month
Monthly Statement	Received by post or all transactions can be viewed via Online or Mobile banking anytime

All interest rates are variable and based on reducible balances. Interest is calculated on daily balances and debited monthly. Fees and Charges and credit criteria apply. Conditions of use available on request.

*Conditions apply. The Honeymoon Rate does not apply to cardholders eligible for the Home Loan Rewards Rate. After 6 months the Honeymoon Rate reverts to our standard credit card rate. Eligible Home Loan loans for the Home Loan Rewards rate are L28, L29, L31 L32 and L33. When the Home Loan loan is paid out, the interest rate reverts to the standard credit card rate. Refer to current Interest Rate sheet for details.

Balance transfer rate offer period on application, then reverts to standard rate. Offer available on non-Northern Inland CU cards only and to the limit of \$25,000.

Up to 55 days interest free on new purchases. If you choose not to pay the total balance of the previous month's statement, you may still be entitled to the interest free period on subsequent purchases.

The Apple logo, Apple Pay and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Pay, and the Google Logo are trademarks of Google LLC.

Home Loan Rewards Rate

Eligible Northern Inland Members enjoy a discounted interest rate on their VISA Classic Credit Card for the life of their home loan. *(conditions apply)



Shop
anywhere,
anytime with
Visa

Northern Inland offers a low rate credit card with no interest-free days and no annual fee.

Take advantage of:

Fee-free transactions – credit transactions are processed via the international VISA system and are not subject to transaction charges.

Cash advance – in an emergency, you can draw cash from your VISA credit card at most ATMs by selecting CREDIT. Obtain Cash Advances in local currency from over 700,000 ATMs around the world displaying the VISA symbol. Interest accrues from the day the cash advance is made. The withdrawal limit is \$2,000 AUD daily.

Easy payment options – Transfer funds from any of your Northern Inland accounts using our App, phone or online banking, 24 hours a day, 365 days a year.

Alternatively, set up a monthly transfer to pay off either the minimum balance or balance in full, direct from your savings account.

Convenience – Load your VISA credit in Apple Pay or Google Pay™ to pay with your mobile phone at EFTPOS.

No need to carry around your wallet any longer.

VISA Low Rate Credit Card

Product Features	Northern Inland Low Rate Credit Card
Low Interest Rate ¹	On purchases and cash-advances from date of purchase
No Annual Card Fee	Refer to PFS Fees & Charges
No Costly Rewards Program	This means we are able to offer a lower interest rate with no additional charges
Minimum monthly payment	2% of outstanding balance or \$20, whichever is the greater
Billing Date	15th of each month
Monthly Statement	Received by post or via Online Banking
Easy Payment Options	Set up a monthly automatic transfer to pay the minimum amount or balance in full
Visa Entertainment Rewards	Free access to exclusive concert tickets pre-sales, member promotions and much more

All interest rates are variable and based on reducible balances. Interest is calculated on daily balances and debited monthly. Fees and Charges and credit criteria apply. Conditions of use available on request. For all rates refer to our website.

1. Low Rate Visa Credit Card interest rate calculated daily from date of transaction on all purchases and cash advances. The withdrawal limit is \$2,000 AUD daily.

Visit visaentertainment.com.au to register and for full benefits and terms.

The Apple logo, Apple Pay and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

Android, Google Pay, and the Google Logo are trademarks of Google LLC.



VISA Debit

A VISA card
without
the interest
charges

Northern Inland offers the convenience of VISA Debit card access to your savings account.

(*Eligibility criteria applies)

A whole world of benefits:

Buy Now Pay Now

Take control of your own finances by using VISA Debit to access your savings account.

Go anywhere

VISA Debit has acceptance at 30 million locations in 150 countries (including ATMs). No need for travellers cheques and credit cards.

Shop anywhere

VISA Debit allows you to securely shop online, overseas, over the phone, mail order or in person all using your own money.

Select 'Credit' and save

All EFTPOS transactions using the 'credit' account type are fee-free even though your own funds are accessed.

No Wallet, No Worries

Load your VISA debit in Apple Pay or Google Pay™ to make smart, simple and secure payments at EFTPOS. No need to carry around your wallet any longer.

Our Product Fact Sheets (PFS) contain all relevant information about the product/service. Copies available at www.nicu.com.au & all branches. This document contains general descriptive information, not advice. Consider the PFS and your own circumstances before acquiring a product/service.

**Only available to Members who are 16yrs and over.*

The Apple logo, Apple Pay and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.

Android, Google Pay, and the Google Logo are trademarks of Google LLC.

VISA Benefits

World Wide Support

Once reported, replace lost, stolen or damaged cards usually within 48 hours, any where in the world where VISA is accepted.

Lost card

If your card is lost, stolen, or unauthorised transactions occur, notify Northern Inland as soon as possible via our smartPAY app or talk to us during business hours.

Secure Online Shopping

Take the worry out of internet purchasing with 'Verified by VISA'. It protects against the unauthorised use of your VISA card when shopping online at participating merchants.

World Wide Acceptance

Use your Northern Inland VISA card to make purchases and cash advances overseas. Over 30 million merchants now accept VISA world wide.

Visa Offers and Perks

Visit www.visa.com.au/pay-with-visa to gain access to a wide variety of offers and deals, including travel, food and wine, dining, shopping, sports, entertainment and more.

Visa Entertainment

Visit www.visaentertainment.com.au and register for free to access some of the world's best entertainment offers including exclusive concert ticket pre-sales, film premieres and screenings, exclusive member promotions and much more!

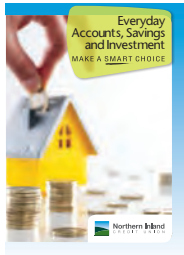
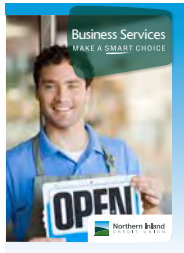
Visa PayWave

Designed to allow you to spend less time waiting in line and at the register, to give you the freedom to do the things that matter most to you. With Visa payWave there is no need to swipe your card or enter a PIN number for transactions less than \$100 at participating merchants, making everyday purchases more convenient.

Convenience

No need to carry around your wallet any longer.

Load any Northern Inland Visa card in Apple Pay or Google Pay™ to pay with your mobile at EFTPOS.



Contact us today 1300 65 65 81

481 Peel Street Tamworth
Shop 22 Tamworth Shoppingworld
252 Conadilly Street Gunnedah
73 Maitland Street Narrabri

www.nicu.com.au

Phone Banking (24 hour access) 1300 65 64 28

Northern Inland Credit Union Limited
ABN 36 087 650 422 AFSL 235022 Australian Credit Licence 235022



Northern Inland
CREDIT UNION

SMART THINKING