

Visa Credit Cards



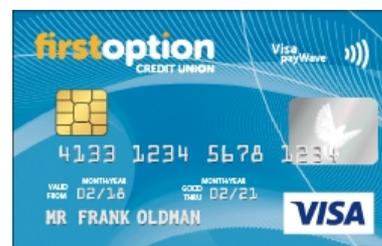
LOANS

Product profile

Choose the Card that's right for you

A First Option Visa Credit Card is great for purchases in person, over the phone or the Internet. Take it overseas or keep it handy for those unexpected purchases.

There are two cards to choose from; Low Rate and Cash Rewards. Both have a low intro rate for the first 6 months. This intro rate applies to purchases, balance transfers and cash advances!



	Low Rate Credit Card	Cash Rewards Credit Card
Cash Rewards*	No	Yes, 0.5% cash back on purchases (no joining fee)
Introductory rate	1.99% for the first 6 months	1.99% for the first 6 months
Monthly fee	Nil	\$4.00 (waived for the first 6 months)
Balance transfer fee	Nil	Nil
Fee for additional cardholders	Nil	Nil
Interest free period	Up to 55 days (on purchases)	Up to 55 days (on purchases)

Access

Your Credit Card is automatically linked to both your Access Saver and Credit Card accounts, so you can choose whether you want to access your savings or credit funds.

- Make purchases using eftpos, with the option of Visa payWave
- Purchase goods and services over the phone and the internet
- Deposit and withdraw at any Post Office using Bank@Post
- Purchase items at any point-of-sale in the world that displays the VISA symbol
- Withdraw cash at any ATM displaying the VISA symbol (called a cash advance)

Security

- ✓ Your credit card is fully serviced by First Option staff based in Australia
- ✓ Card transactions are monitored 24x7 to protect against fraud
- ✓ Visa's Zero Liability policy ensures that cardholders are protected from unauthorised transactions.
- ✓ Online Credit Card statements are securely stored within your Internet Banking facility

Applying is easy

To apply online, simply visit the First Option website. As part of the application process, be sure to transfer your balance from your existing bank credit card.

See over page for terms and conditions.

Product Profile: Visa Credit Cards 1118

*** Things you should know about Reward Points:**

- Every \$1 spent = 1 reward point. For every 200 reward points you receive a \$1 cash reward. This equates to 0.5% cash back on purchases.
- You earn reward points for all Visa retail purchases (i.e. credit card purchases) and non-BPay bill payments (when using your credit card number).
- You do not earn reward points for cash advances, cash withdrawals, direct debits, eftpos withdrawals, nor BPAY debit transactions.
- The maximum number of reward points that can be earned each month is 15,000 (this equates to \$75 in cash back).
- Reward points are calculated once a month (from the 1st of each month to the last day of that month) and the resulting Cash Rewards are allocated to a special "CASH REWARDS" S34 savings account.

The above products are provided by First Option Credit Union Limited ABN 95 087 650 735 Australian Credit Licence No. 236 509. Terms and conditions apply and can be obtained from First Option. Fees and charges apply. Loans subject to normal eligibility criteria. Variable credit card rate is subject to change. Minimum credit limit is \$500.

This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the Financial Services Guide and Account and Access Facility - Conditions of Use before deciding whether to acquire any product mentioned.