

Let a Bank of us Visa credit card work for you.

Credit card



bankofus.com.au



Bank of us.

You've come to the right place.

A Bank of us Visa credit card is straightforward and easy to understand, while giving you all the features you'd expect from a credit card accepted at more than 44 million outlets worldwide.

A Bank of us Visa credit card isn't complicated or tricky

A Bank of us Visa credit card doesn't come with an application fee or extras you really don't need. No, we have something much better:

- One simple low interest rate (and that's for purchases, cash advances and BPAY too).
- Get up to 58 days interest-free credit on your purchases.[^]
- Credit limits from as low as \$500.
- Flexible monthly repayments ranging from the minimum of 3% of the outstanding balance to the full amount.
- The option of an additional card holder so you can share the benefits with your special someone.
- Pay a small fee of \$39 once a year to reap the benefits of a Bank of us Visa credit card (and if you spend more than \$8,000 annually, the fee disappears!).
- Check out your credit card account 24 hours a day, 7 days a week, 365 days a year using Internet Banking or our SmartBanking app. So you know exactly where you are with your spending each month.
- Add your Bank of us Visa card to your compatible device to make easy and safe mobile payments.

Are you a credit card newbie?

You've come to the right place.

There are many ways to get the most out of your credit card. Things like timing your purchases to get the most from your interest free days and trying really hard to pay off your balance in full each month, will make life with a credit card so much easier (and save you money). And if you think that is good, you can ask us to set up an automatic payment to cover your outstanding balance every month. Life is beautiful!



Interested in applying or finding out more?

You can go to bankofus.com.au/cards to get all the details. Alternatively give us a call on 1300 306 716 or pop into your local Bank of us store to speak to one of our friendly consultants.



Let's talk PINs

Your Bank of us Visa credit card will be issued with a Personal Identification Number (PIN) as an additional layer of security that you'll need to enter to complete various transactions. It's very important that you don't share your PIN with others. Commit your PIN to memory. If you need to write it down, keep it in a safe place (especially away from your card). Be stealthy - don't let anyone see it when you enter your PIN at an ATM or when using EFTPOS.

All the ways you can bank with us



In-person

We have 7 stores around the state. Head to bankofus.com.au to find the one closest to you.



Tap your device

Add your Visa debit or credit card to your compatible device and make mobile payments easily and securely.



SmartBanking app

Do your banking on the go, on your phone.



By phone

Call our Tasmanian Contact Centre on **1300 306 716** from Monday to Friday during business hours.



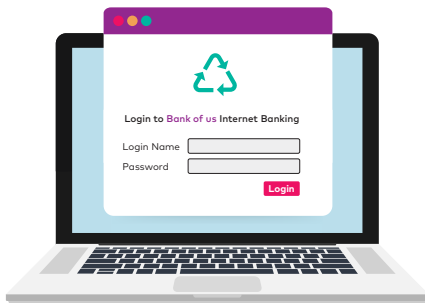
Online

Internet Banking, 24 hours-a-day, 7 days-a-week at bankofus.com.au



Visa Card

ATM and EFTPOS access and lets you pay online.



Bank statements can use a lot of paper, so we prefer to go digital!

We email you when your statement is ready and it will be securely delivered straight to your Internet Banking inbox—better for you and the environment. You can check your statements anytime.

Bank of us lending criteria, terms and conditions including fees and charges apply. Full details are available on application. ^Interest is not charged for up to 58 days from the date of your purchase provided you pay the closing balance shown on the statement that records the purchase by the due date. This information is current at the time of printing and is subject to change without notice. Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL & Australian Credit Licence 236870.