

Credit Card

# Credit Card?



Bank of us.

# Well, guess what?

## You've come to the right place.

We do credit cards. And what's even better, there's no bank-speak here. Life's hard enough these days, without having to go back to school just so you can compare credit cards.

## So what's good about a Bank of us Visa credit card?



## Let me lay it out for you.

A Bank of us credit card doesn't come with application fees 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 57 days interest-free credit
- Pay a small fee once a year to reap the benefits of a Bank of us credit card (and if you spend more than \$8000, annually, the fee magically disappears!)
- Check out your credit card account 24 hours a day, 7 days a week, 365 days a year using Internet Banking or our Smart Banking App.



## Are you a credit card newbie?

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

## Pssst...

What gives you all the power of a credit card but uses your own money? A Visa debit card, that's what! Link it to your everyday account and watch out online shopping! Get in touch with us and ask us all about it.

## Banking on the move

Our Smart Banking app is your perfect partner. It has all the features you need, plus ones you didn't know you needed, like online PIN change, quick login, in-app calculators, and so much more!

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Check out your accounts  
with Internet Banking



**24 HOURS A DAY**

**7 DAYS A WEEK**

**365 DAYS A YEAR**



# Talk to us!

Getting in touch is easy. If you ring us, you'll speak to a real-live person in Tassie.

## Speaking of catching up...

No need to take time off work to come to see us...

Just give us a call or fill in our easy-as online form and we'll get in touch with you.

### Let's talk PINs

Don't go sharing 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 you enter your PIN at an ATM or when using eftpos.



## So many ways to bank with us.



### Up close and personal

Pop into any of our Retail Stores. We'd love to see you. Go to [bankofus.com.au](http://bankofus.com.au) to find your nearest one.



### Download us

Banking on the go has never been easier with our super-smart SmartBanking App.



### Call us on 1300 306 716

Our Contact Centre is right here in Tasmania and open from 8.30am – 5.30pm, Monday to Friday.



### Visa Card

Gives you ATM & EFTPOS access and lets you pay online.



### Anywhere, anytime

Login to Internet Banking 24 hours a day, 7 days a week.

### We're social



### The small, small print.

Bank of us lending criteria, terms and conditions including fees and charges apply. Full details are available on application. 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.