



**Northern Inland**  
C R E D I T U N I O N

## Benefits of a Northern Inland Visa Credit Card

### **Special Low Introductory Rate**

Receive a low introductory interest rate for 6 months, except when you transfer and close your existing Northern Inland Visa credit card account.

### **Low Annual Interest Rate**

With a Northern Inland Visa credit card you receive a low annual interest rate. It is the same rate for new purchases as well as cash advances

### **Discounted Rate**

For Northern Inland Smart Home Loan mortgage holders, a special lower credit card interest rate is available for the life of the loan. This rate applies not only to new purchases but also to cash advances.

### **Up to 55 days Interest Free**

You receive up to 55 days interest free provided the entire closing balance is paid by the next due date.

### **Secure Online Shopping**

Cardholder identification through Verified by Visa protects against the unauthorised use of your card when shopping online at participating Verified by Visa merchants.

### **Replaces your RediCard**

One less card to carry means one less PIN to remember! Speak to our staff to activate this facility, and simply select the most appropriate payment option at the time of purchase.



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**Cash Advance**

Draw cash 24 hours a day at most ATMs. Obtain Cash Advances in local currency from over 700,000 ATMs worldwide displaying the Visa symbol. Interest accrues from the day the cash advance is made.

**Fee Free  
Transactions -  
Sign and Save**

Avoid excess transaction fees by selecting the 'CR' button and signing for purchases. The transaction is processed via the Visa system and is not counted as a withdrawal transaction on your Membership.

**Monthly Statement**

Keep track of your spending through a single monthly statement.

**World Wide  
Acceptance**

Make cash advances and purchases whilst travelling overseas. 22 million merchants now accept Visa world wide.

**Easy Payment  
Options**

Transfer funds from your Northern Inland savings account using PhoneTeller or NetTeller 24 hours a day, 366 days a year. AutoPay can also be set up to pay a set amount (the minimum due amount or the entire balance) automatically on the due date each month from your Northern Inland savings account.

**More Information**

During business hours call 1300 65 65 81. Our staff are pleased to assist you. At any time, email [info@nicu.com.au](mailto:info@nicu.com.au). \* Registered to BPAY Pty Ltd ABN 69 079 137 518

Northern Inland Credit Union Ltd  
ABN 36 087 650 422 AFSL 235022