



## Credit Card

Defcredit's True Blue Credit Card facility offers Visa Credit Card access up to a pre determined credit limit. When we created the True Blue Credit Card, we decided not to include rewards programs or points systems because they usually carry higher interest rates to cover their costs. What we are offering is just a simple Visa Credit Card with low rates.

Defence Force  
Credit Union Limited  
ABN 57 087 651 385  
AFSL 234582  
Level 2, 99 King Street  
Melbourne VIC 3000  
PO Box 14537  
Melbourne VIC 8001  
T 03 8624 5888  
F 03 8624 5892  
[defcredit.com.au](http://defcredit.com.au)

### Benefits

- > A fixed low start interest rate for the first 6 months
- > Competitive ongoing variable interest rate
- > Up to 55 Days interest free
- > Same interest rate for all transactions
- > Low annual fee
- > Visa Card access to over 29 Million merchants worldwide
- > Worldwide ATM or EFTPOS access.

### Features

- > Low start Interest rate – the interest rate is fixed for the first 6 months. The fixed term commences from the date we first debit the initial annual fee to your credit card account. At the expiration of the fixed interest period, the interest rate reverts to a variable interest rate.
- > Interest free period– interest is not charged on purchases listed in your statement of account providing the closing statement balance amount is paid in full by the due date specified and no part of that payment is applied to an amount owing on a previous statement of account. There is no interest free period on cash advances.
- > Payment options – you can repay your credit card via automatic transfer, direct deposit/entry and online or telephone banking.
- > Interest calculation – interest is calculated on the unpaid daily balance and debited at the end of each month to ensure that you only pay interest on the funds you use. Also, unlike other credit cards that offer different rates for the way you use your card, you'll enjoy the one interest rate for balances transfers, purchases and cash advances.
- > Annual fee – the annual fee is debited when your credit card facility is approved and then annually thereafter.

### How to Apply

You can apply online at [defcredit.com.au](http://defcredit.com.au), over the phone on 1800 033 139 or by completing a Credit Card application form available at any Defcredit branch.

### Conditions

All credit card applications are subject to a credit assessment which includes establishing applicants capacity to repay, and the accessing of their credit report from a Credit Reporting Agency.

Defcredit may vary the variable interest rate applicable to your credit card. In all cases you would be advised that this was/had occurred.

Terms and conditions, interest rates, and fees and charges are available on request or can be obtained by visiting [defcredit.com.au](http://defcredit.com.au).

Statutory Government charges and legal costs may apply.