



Overdraft

Defcredit's Overdraft facility enables you to draw funds to cover short term financial needs from your Defcredit National Access account up to a pre determined credit limit.

Benefits

- > Linked to your everyday National Access account
- > Your salary can be credited to your overdraft account
- > Pay interest only on the money you use
- > No annual fee.

Features

- > Interest – interest is calculated on the unpaid daily balance and debited at the end of each month to ensure that you only pay interest only on the money you use.
- > Payment options – your salary can be credited to your account enabling you to reduce your balance and pay less interest or payments can be made via, automatic transfer, direct deposit/entry and online or telephone banking.
- > Linked to National Access account – the overdraft will be linked to your National Access Account which enables you to use your overdraft facility to assist with your everyday banking needs, great for covering those unexpected bills.

How to Apply

You can apply online at defcredit.com.au, over the phone on 1800 033 139 or by completing a loan/overdraft application form available at any Defcredit branch.

Conditions

All overdraft 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 overdraft. In all cases you would be advised that this was/had occurred.

Terms and conditions, interest rate, and fees and charges information is available on request or can be obtained by visiting defcredit.com.au.

Statutory Government charges and legal costs may apply.

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