



Accessing your Money



Online Banking

Our Online Banking service gives you convenient, secure access to your accounts anytime, anywhere.

There are no set up fees or access charges and with 24 hour access it is the ideal way to check your account balances, transfer funds or pay a bill through BPAY.



Online
Banking

Manage your account online

- Online access to all your accounts 24 hours a day, 7 days a week
- Access paperless account statements online through eStatements
- View or print current account balances and transaction history
- Change your password
- Activate your cards
- View interest earned

Manage your money online

- Transfer money between your own accounts or to another financial institution
- Pay bills through BPAY
- Redraw on your loan repayments free of charge

How to register for Online Banking

Register for online banking by using any of the following methods:

- Phone our Member Service Centre on 1300 622 278
- Apply online through our website www.themaccu.com.au
- Talk to one of our friendly branch staff

Mobile Banking

When registering for Online Banking you are automatically given access to Mobile Banking and can complete your banking at your convenience, at any location, on your smart phone.

To login to Mobile Banking enter <https://mobilebanking.themaccu.com.au> into your web browser.

To access your accounts on your mobile simply use your current Online Banking login and password details.



Phone Banking

Gain access to your money through our Phone Banking Service. When using our Phone Banking service you can:

- Access all your accounts 24 hours a day, 7 days a week
- Check your account balances
- Transfer money between your own Mac accounts
- Transfer funds to other Mac accounts (you will need to complete an authority to transfer between memberships)
- Pay bills through BPAY
- Redraw on your loan repayments
- Hear your last five transactions
- Hear your interest earned for the last financial year.

You are automatically registered for Phone Banking when you become Mac Member. An access code will be issued to you when you join.



How to use Phone Banking

- Call Phone Banking on 1300 622 278
- Press 1 for Phone Banking
- Following instructions, enter your member number followed by the # key
- Enter your temporary password
- Following instructions, enter a new password. This password must be between four and six digits and will be your permanent Phone Banking password.

After your new Password has been accepted you will be told the current balance of Everyday Savings Account. You can then choose the services you require from the menu.

- 1 To hear a replay of your Everyday Savings Account balance
- 2 To hear your Term Deposit and Loan balances
- 3 To check the last five transactions on an account
- 4 To transfer funds
- 5 To pay a bill using BPAY
- 6 To access the Loan Redraw facility
- 7 To access other Phone Banking services such as obtaining the interest earned, changing your password or checking if a personal cheque has been presented
- 8 To access another Membership
- 9 To transfer the call to a Member Service Officer (during business hours only).

If at any time you wish to disconnect from Phone Banking, simply hang up your phone.

Phone Banking



Visa Debit payWave card

With a Mac Visa Debit payWave card you can access your money at any Australian or overseas ATM or EFTPOS outlet. The card works like a credit card so that you can purchase goods online or over the phone. However, unlike a credit card, the card debits money from your Everyday Savings Account, so won't be charged any interest on your purchases.

Card features include:

- Access to your money within Australia or overseas 24 hours a day, 7 days a week.
- Ability to purchase your goods online or over the phone, wherever you see the VISA symbol, with your own money.
- payWave functionality making your payment transaction fast and convenient.
- smart chip technology giving you maximum protection against fraud.
- Registration to Verified by Visa for extra peace of mind while shopping with your card.

Just Wave & Go

The latest in payment technology, the Mac Visa Debit payWave card lets you pay faster with less hassle, allowing you to pay instantly by waving your card over a secure contactless terminal in stores. There's no swiping, signing or fumbling for cash. You just Wave & Go and you're ready to go in just a few seconds.

PayWave functionality can be used for any purchase under \$100. You can also use your card for purchases over \$100 by entering your PIN or providing your signature.

Verified by Visa security

All Mac Visa Debit payWave cards are registered for Verified by Visa, the free service that ensures our Members are protected while shopping with the Visa Debit card.

Each time you make an online purchase with a participating merchant, the Verified by Visa program assesses the risk level of the transaction. If there is out of the ordinary card activity – maybe because of it's high dollar value transaction or a retailer you've never bought with before – you may be asked to confirm some simple personal details. This is so we can be sure the card isn't being used without your permission.



Visa Debit Card



Protecting your money & BPAY

BPAY[®]

The electronic bill payment system, BPAY allows you to pay your bills through Online Banking or Phone Banking.

With over 4,000 billers in the national BPAY network, including most councils, telephone, electricity and gas organisations, BPAY is one of the quickest and most convenient ways to pay your bills.

If you're registered for Online Banking or using Phone Banking you are automatically registered to use BPAY. Simply check your bills for the BPAY logo and follow the prompts to make the payment.

® Registered to BPAY Pty Ltd ABN 69 079 137 518





Protecting your money

Lost or stolen cards

If you believe your Visa Debit payWave card or rediCARD has been misused, lost or stolen phone us on 1300 622 278 as soon as possible. We will suspend the card and arrange for a new card to be sent to you.

Vigil Intelligent Fraud Protection

Here at The Mac we use Vigil Intelligent Fraud Protection to help protect your card 24 hours a day, 7 days a week. The service continually watches for unusual transactions made with your card, like purchases made in Camden and London at the same time or any unusual spending sprees.

Online security

We take the protection and security of your information, transaction data and privacy seriously and we encourage all Members to be alert when surfing, shopping and banking online. For more information please visit the security section of our website, it highlights information and gives tips on how you can protect yourself from online fraud.

rediATM &
The Mac
branches



rediATM network

With over 3,000 rediATMs across Australia, the rediATM network is one of Australia's largest ATM networks. Whether your home or interstate, you're sure to find a bright, bold rediATM in most places you're likely to need some cash.

A rediATM is also conveniently located by the front door of each of our four Mac branches.

When using a rediATM you can:

- View your account balance
- Withdraw money using your Visa Debit payWave card or rediCARD
- Change your PIN at rediATMs that display the 'change PIN' option
- Avoid direct charges when accessing your account at a rediATMs

Your Visa Debit payWave Card or rediCARD is also accepted (without charge) at any NAB or Bank of Queensland ATM.

The Mac Branches

Members are able to deposit and withdraw money from their accounts in person at any of our branches. Our friendly branch staff will be more than happy to assist with your banking needs.

Our four community branches are ideally situated in the main streets of Camden, Narellan, Picton and Tahmoor.

Camden

52 Argyle Street, Camden

Narellan

308/326 Camden Valley Way, Narellan

Picton

109-111 Argyle Street, Picton

Tahmoor

Shop 7, 117 Remembrance Drive



www.themacacu.com.au
1300 622 278

**Macarthur Credit Union Ltd ABN 83 087 650 244
AFSL/Australian credit licence No 239933**

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