



Mortgage Choice Platinum Card

Features and Benefits

Effective March 2015

Welcome

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Welcome to your new Mortgage Choice Platinum Card

Thank you for choosing Mortgage Choice and our Platinum Card. At Mortgage Choice, we know that every cent you spend matters to you.

That's why our Platinum Card makes your spending work harder for you. Every time you spend with your card, you will be accruing Cashback credit that can be applied to your Mortgage Choice Home Loan or even back to your Mortgage Choice Platinum Card.

You'll find all you need to know and how to get the most out of your new Mortgage Choice Platinum Card in this Features and Benefits Guide, which covers how Cashback works, MasterCard® benefits, and security features.

We hope you'll enjoy all the benefits your card has to offer.

Yours sincerely,

Emma Dupont-Brown
General Manager – Product
Mortgage Choice

Using and managing your card

Global acceptance

With the worldwide acceptance of MasterCard, your new Mortgage Choice Platinum Card is accepted at over 35 million locations, including 2 million ATMs in over 210 countries. It's the only card you'll need for convenience, flexibility and security.

MasterCard *PayPass*™ Technology

MasterCard *PayPass*™ is the faster way to pay for purchases under \$100[^]. No signature or PIN is required. Just tap your card against the reader and go. And now there are more participating merchants than ever, like Coles, 7-Eleven and Bunnings. Just Tap & Go™.

For more information, please visit mastercard.com.au/paypass

Online account management

You can manage your card account quickly and conveniently at any time. Use Mortgage Choice Online Services to:

- check your balance and payment information
- review recent transactions
- pay your bills using BPAY®
- view your statements
- view your rewards information.

To log on go to:

<https://online.mortgagechoice.com.au>.

Simplify your expenses

Simplify your expenses, like bills for your utilities, mobile phone, and internet by setting up automatic payments linked to your card. By linking your card to regular expenses, you can quickly accrue Cashback credit. Simply provide your card account number to your utility company, phone or internet provider and authorise automatic payments from your card.

Never miss a payment

Take care of monthly repayments automatically by setting up a direct debit from your nominated cheque or savings account. It is easy and convenient, and will take the hassle out of remembering to pay your account on time. Call us today on 1300 150 100 to set up a direct debit.

Rewards

Make the most of your spending with Cashback

Make every dollar you spend count. With Cashback, you will accrue Mortgage Choice Cashback credit whenever you use your card on eligible purchases[#].

Apply for an additional cardholder, and you will accrue Cashback credit even quicker. Any additional cardholders who use their card on eligible purchases will also accrue Cashback credit onto your account. You can download the Additional Cardholder form from <https://online.mortgagechoice.com.au>.

How it works

You will accrue 1% Cashback credit[#], which can be applied to your Mortgage Choice Home Loan or back into your Mortgage Choice Platinum Card. That means that with every \$100 spent on your card, you will accrue 1 Cashback credit.

Your Cashback credit will be automatically credited to your chosen account once your Cashback credit balance reaches 100.

Earn	1% Cashback credit into your choice of Mortgage Choice account#. Choose from your: <ul style="list-style-type: none"> • Mortgage Choice Platinum Card • Mortgage Choice Home Loan, including <ul style="list-style-type: none"> - Mortgage Choice Basic Home Loan - Mortgage Choice Plus Home Loan - Mortgage Choice Line of Credit Home Loan
Rewards Cap	\$100,000 of eligible spend per annum

Example of monthly spend on a Mortgage Choice Platinum Card:

	Spend	Cashback credit amount (1%)
Household bills	\$800	8.0
Groceries	\$550	5.5
Petrol	\$350	3.5
Entertainment	\$250	2.5
Dining out	\$200	2.0
Shopping	\$350	3.5
Total	\$2,500	25.0

In this example, if you spent \$2,500 monthly, 25 Cashback credits will be earned. Once 100 Cashback credits are accrued, it will be automatically credited back into your chosen Mortgage Choice account.

Security

Security you can trust

Extra security with chip technology

Your new card features an embedded security chip. This chip adds another level of security, making card fraud difficult and allowing you greater peace of mind.

Using your chip card

More merchants are using chip-specific terminals. You'll be asked to insert your card into the bottom of the terminal and it will stay in there during your transaction. Be sure to memorise your Personal Identification Number (PIN) as you will need it for all point of sale purchases. If you would like to create your own memorable PIN, you can do so by logging into your account online at <https://online.mortgagechoice.com.au>.

For speed and convenience, your card is enabled with MasterCard *PayPass*™ technology. This means no PIN is required for purchases under \$100. Simply look for the MasterCard *PayPass*™ logo on the merchant's card terminal and tap your card against the reader.

Taking your card overseas

As chip technology is more prevalent overseas, we recommend that you memorise your PIN for your card. Some countries only use chip and PIN technology for transactions.

If you are planning to go overseas, please notify us of your upcoming trip by calling 1300 150 100. That way, we can ensure any overseas transactions made on your card are not mistaken as fraudulent, and monitor the security of your account while you are away.

Zero liability on purchases

MasterCard® Zero Liability gives you the peace of mind of free protection against fraudulent transactions made with your card[>].

As a MasterCard cardholder, you are automatically covered by the Zero Liability policy for unauthorised transactions made using your card, in stores, online or over the phone. Find out more at mastercard.com.au/zeroliability

MasterCard SecureCode

Shop with even greater confidence. With MasterCard® SecureCode™, shopping online with your MasterCard is even more secure.

For certain online transactions, you'll be required to verify your identity. It is a simple and easy process that delivers added protection for your card when you shop online.

Your MasterCard® Benefits

MasterCard Privileges

MasterCard Privileges is the place to indulge in a broad range of local and global experiences across dining, travel, retail and entertainment. With offers handpicked for MasterCard cardholders, spoil yourself today at mastercard.com.au/privileges

Priceless Sydney



PRICELESS®
SYDNEY

Priceless Sydney is a unique collection of experiences selected exclusively for MasterCard cardholders. From dining, shopping and sporting opportunities to exciting hotel and entertainment offers, the best of Sydney is waiting at PricelessSydney.com.au. Perfect for Sydneysiders or those visiting Sydney.

Personal concierge service 24/7+



Service, day and night

As a Mortgage Choice Platinum cardholder you'll have access to a personalised concierge free of charge, 24/7. No matter where you are in the world, you can enjoy personal assistance for a host of lifestyle services, through our customer service representatives.

Call +61 2 9372 2433 (Australia and overseas).



Travel assistance

Call us for help with travel schedules, reservations and more.



Car rental and limousines

Don't have time to arrange a car rental? Let the concierge look after it for you.



Sports and Entertainment

We can help you to reserve tickets before they go on public sale.



Pre-travel assistance

Call with questions on what to pack, to what vaccinations you might need.



Business services assistance

Need to know if there's an internet connection in your hotel or a fax nearby? We'll help.



Flower and gift assistance

Not just for last-minute oversights. With our gift suggestions, we'll make sure you're fully prepared.

MasterCard Global Service

MasterCard Global Service is your ultimate travel companion. Wherever you are overseas, your complete card-related emergency service is just a free call away, and can help you with:

- lost or stolen cards
- emergency replacement cards
- emergency cash advances
- MasterCard ATM locations
- account related information and much more.

Simply call MasterCard Global Service free on 1800 120 113. For enquiries outside of Australia, please, visit [mastercard.com.au](https://www.mastercard.com.au)

Terms and Conditions

Card Services is a division of Macquarie Bank Limited (ABN 46 008 583 542, Australian Credit Licence 237502) which provides and administers credit and is the issuer of the Mortgage Choice Platinum Card.

Mortgage Choice Cashback credit can be accrued on up to \$100,000 of spend annually for Mortgage Choice Platinum Cardholders. Mortgage Choice Cashback is subject to the Mortgage Choice Platinum Card Rewards Program Terms and Conditions. Mortgage Choice Cashback credit is not earned on cash advances, balance transfers or other restricted transactions. Mortgage Choice Cashback credit will be automatically applied to your nominated Mortgage Choice Account once you have accrued 100 Mortgage Choice Cashback credits.

^ MasterCard® *PayPass*™ and Tap & Go™ are trademarks of MasterCard International Incorporated.

Signature is not required for purchases under \$100 at participating locations, and is subject to change.

> To be covered by MasterCard Zero Liability, you must ensure:

- a) You have exercised vigilant care in safeguarding your Card from risk of loss, theft, or unauthorised use; and
- b) You immediately and without delay notify your Card issuer upon discovery of the loss, theft, or unauthorised use; and
- c) You have not reported two or more incidents of unauthorised use in the preceding 12 months; and
- d) Your account is in good standing; and
- e) You have complied with the terms and conditions of the cardholder agreement.

+ Concierge services are provided by International SOS (Australasia) Pty Ltd (ABN 83 052 247 104). You are liable to pay for any goods or services that you request.

MasterCard and the MasterCard Brand Mark are Registered Trademarks of MasterCard International Incorporated.

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Contact

Phone: 1300 150 100

Online: mortgagechoice.com.au/credit-cards

Post: Card Services
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Rhodes NSW 2138