



VISA DEBIT – LAUNCHING SOON!



The new Pulse Visa Debit card gives members access to their funds anywhere in the world at any time, day or night. Visa debit can be used online for internet purchases, over the phone as well as through the ATM and Eftpos network.

The Pulse Visa Debit card is NOT a credit card, it is linked to your Pulse savings account and will replace your current Redicard. So whether you're buying instore, online or overseas the funds come straight from your savings account.

The Pulse Visa Debit card has a 24/7 monitoring service as added protection. This means every transaction is reviewed to try and minimise fraudulent transactions.*

The new Pulse Visa Debit card will be rolled out to all members over the coming months. Please refer to the correspondence recently sent to all cardholders and if you have any questions in relation to the changes or currently don't have a Redicard but would like a Visa Debit card please call your nearest branch.

*Please read the Visa Terms and Conditions previously sent out to all cardholders in June 2019 or refer to our website.

CHANGES TO OUR FEES AND CHARGES

Pulse is introducing a new fee structure to take effect on the 1st August 2019.

The new fee structure will double the number of fee FREE transactions from 10 to 20 per calendar month for all combined eftpos/ paywave/tap or VISA transactions. This new structure will benefit those members who choose to pay with their card rather than cash. It also allows members who don't use their card as often the choice to pay and still remain fee free.

Please refer to the enclosed Fees and Charges Brochure included with this statement and newsletter or refer to our website. If you have any questions please call one of our team.

IT'S TAX TIME AGAIN

The statement included with this Newsletter contains important information about any interest earned during the current financial year. Please make sure you keep this statement as you may need to refer to it for tax purposes.

BRANCH CLOSURE

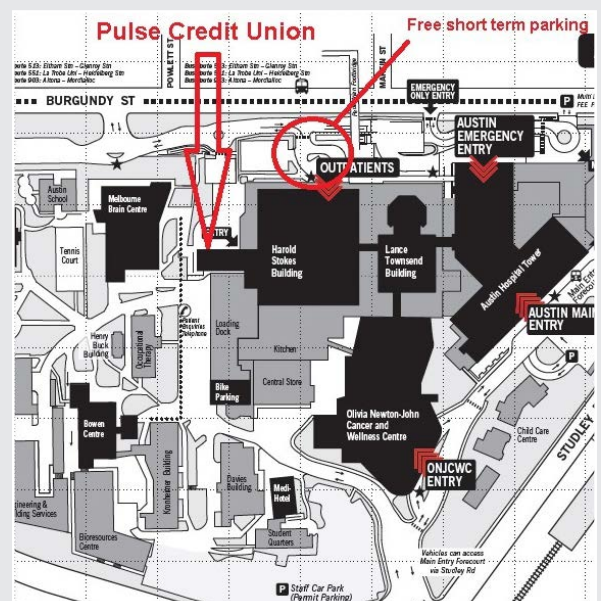
The Branch at La Trobe University will close its doors for the final time on Thursday the 26th September 2019.

The number of members visiting our branches has been noticeably declining over the past few years with many members now choosing to transact online, embracing technology and the freedom it provides.

These changes and the increasing costs required to sustain our branch network in its current format, along with the need for us to offer more competitive products and services has contributed to the Boards difficult decision to close La Trobe University Branch.

The nearest branch for members based at La Trobe University and the surrounding areas is less than 10 minutes' drive up the road at Austin Hospital, with the branch located in the Western Forecourt facing Burgundy Street.

Free short term (15 minutes) parking is available close by.



AUSTIN HOSPITAL BRANCH