



IT'S TAX TIME AGAIN

The June 2020 statement contains important information about interest earned for the 2019/2020 financial year. Please make sure you keep this statement as you may need to refer to it for tax purposes.



BEWARE OF SCAMMERS

Beware of cold callers on your home phone and mobile or emails that look odd.

Some of the common known scams we see are:

- Callers saying they are from Telstra or Microsoft
- Threatening calls alleging to be from the ATO
- Romance scams
- Investment Scams
- Free samples of anything asking for postage only
- Superannuation early access scam due to COVID-19

We strongly advise not to provide any information to these scammers. It's likely they already have some of your personal details, they are sophisticated and highly trained to manipulate and scam.

The Australian Competition Consumer Commission or ACCC provides information on "scamwatch". Check out the website at www.scamwatch.gov.au

We highly recommend checking your account regularly and call us should you notice anything out of the ordinary.

Our team will never ask you for account details or personal information when calling or emailing. Please call our advertised number if you are made to feel uneasy with any call or email.



NEW CAR LOAN 4.99% SPECIAL RATE

For a short time we are offering members a great low rate on a new car loan and waiving the establishment fee. Now is the time to take advantage of the sales enabling you to squeeze the dealership for more than a free set of mats.

Our loans team can usually give you an answer within 24 hours of receiving your application. The usual lending terms and conditions apply. Pulse CU strictly adheres to The Responsible Lending Code of Conduct.

The loan application is on our website www.pulsecredit.com.au or call and we will email or post one to you.

NO EFTPOS FEES

COVID-19 has changed the way we shop with many merchants/shops not accepting cash and requesting you pay by card using eftpos.

Because of these changes the board have **STOPPED ALL EFTPOS FEES** for April, May and June 2020 and this will continue until September 2020 to help all members through these uncertain times.

VISA DEBIT



VISA DEBIT was launched in July 2019 providing greater access, online shopping and the ability to use your own funds when traveling overseas, all covered by 24/7 fraud monitoring.

Some points to remember when using your VISA Debit Card for Online Purchases:

- Only purchase from a known shop/merchant or website.
- We strongly suggest you avoid purchasing from advertising links on Facebook, Instagram, Snapchat or TikTok.
- Always read the Terms and Conditions, you could be signing up for more than you expected. If it's too good to be true it probably is!

CONTACTLESS PURCHASE

Tap and Go eftpos - some useful tips:

- Only tap if the transaction amount is under \$100.00
- For transactions over \$100.00 always insert your card and enter your PIN, this will avoid the transaction being declined due to daily limit restrictions.
- Tap is limited to 10 tap transactions or \$500.00 in value per day whichever is reached first. You will need to insert and enter your PIN for all amounts after that.

E-STATEMENTS

As Australia Post reduces delivery to every second day, now is a great time to move to e-Statements.

Reducing your carbon footprint as well as being convenient and cost effective. Call today to help us take care of the planet a little at a time.

COVID-19

Covid-19 blindsided the world as well as Australia and Pulse.

The Austin Branch was closed for a two week period in April on advice from the Hospital, ensuring the safety of our team on site and members attending the branch.

Otherwise, we have continued to work through, adhering to the government advice on how to maintain a safe environment. We extend our sincere thanks to all members who visit our branches and respect the request to use hand sanitiser and follow social distancing rules.

