

# Macquarie RateSaver Card

Features and Benefits  
Guide

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It gives me great pleasure to welcome you as a new Macquarie RateSaver cardholder.

You'll find your card's features and low annual fee highly competitive, but the real difference is Macquarie's exceptional customer service. You're invited to make the most of it and enjoy the Macquarie experience.



**Lorenzo Schirru**  
Head of Macquarie Cards



Extensive  
global  
reach



Your Macquarie RateSaver Card offers global acceptance – it is accepted at tens of millions of locations.

It is also accepted at over 2 million ATMs worldwide, which can be very handy when you need cash fast.

To ensure that your overseas travel is free of any inconvenience, we recommend that you give us a call before you depart to advise us your travel plans.

#### Activate your card in three simple steps

- 1 Go to **online.macquarie.com.au**
- 2 Login with your Access Code and Online Password.
- 3 Follow the prompts to activate, sign the back of your card and you're ready to go.

# Get more from your card

Your Macquarie RateSaver Card opens the door to a world of benefits from Macquarie and Visa.



Up to 55 days interest free on purchases<sup>1</sup>

To help you manage your budget.



Visa Entertainment

Cardholders also have access to Visa Entertainment, offering special deals and tickets before they go on sale for a wide range of events – be it sport, theatre, concerts or movies.

Visit [visaentertainment.com.au](https://visaentertainment.com.au) for the latest offers.



Wave and go

Go faster with Visa payWave, making your transactions quick and convenient. Simply hold your card in front of a contactless reader to complete the payment.

Visit [visapaywave.com.au](https://visapaywave.com.au) for details.



# Purchase with confidence

Your Macquarie RateSaver Card allows you to enjoy life without having to worry about the security of your card.



## Shop online with ease

You can purchase online with ease knowing that our online fraud protection provides 24/7 account monitoring. Cardholders are protected by Visa's Zero Liability policy and are not held liable for unauthorised purchases<sup>2</sup>.



## Micro chipped maximum security

The micro chip on your card adds an additional layer of safety to the traditional stripe, making it extremely difficult to copy your card details.

You can help reduce the risk of card misuse by taking basic precautions:

- always keep your wallet safe
- never share your personal information
- sign your new card straight away
- report a lost or stolen card as soon as possible on **1800 618 167**.

# Manage your card online



You can manage your card quickly and conveniently with Macquarie online banking and mobile banking app.

Manage your account at the time that suits you with online banking:

- check your balance and payment information
- change your PIN
- pay your bills using BPAY®
- view your statements.

To log in to online banking, go to **online.macquarie.com.au** and enter your Access Code and Online Password.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence 237502 (MBL).

<sup>1</sup> Applicable only if your account is paid in full by the due date shown each month (excluding any balance transfers and Interest Free Finance balances that are in the specified promotional period).

<sup>2</sup> Visa's Zero Liability policy covers Australian and New Zealand-issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions. Cardholders should notify their issuer promptly of any unauthorised Visa use. Please consult your issuer for additional details.

### Macquarie Card Services

Call **1300 150 300** (Australia)  
or **+61 2 8232 1684** (overseas)

### Lost or stolen cards

Call **1800 618 167** (Australia) and select option 3  
or **+61 2 9017 9520** (overseas)

### Visa Entertainment

Visit [visaentertainment.com.au](https://visaentertainment.com.au)

### Online banking

Visit [online.macquarie.com.au](https://online.macquarie.com.au)