

Travel & Foreign Services

Are you...

- In need of a break
- Going on a trip abroad
- Visiting family overseas
- Going to work overseas
- Paying bills at home while overseas
- Sending money overseas
- Managing your finances in Australia while working as an expatriate here

Whichever of these you are doing EECU has an extensive range of services which can meet your financial needs.

Travel Services

Let us take the stress out of overseas travel with a range of products which ensure that you'll always have quick, efficient and secure access to your funds when you need them.

These include:

- **Cash Passport Visa Debit card**
- **Cash Passport ATM Card**
- **Foreign Cash**
- **Travellers' Cheques**
- **Travel Insurance**

Full details of these products are provided overleaf.

Foreign Services

■ **Living Overseas**

When moving overseas there are many things to organise. EECU has a range of products and services which make it easy for you to manage your finances while you are overseas.

■ **International Transactions**

Need to send money overseas or pay an overseas bill? EECU can organise the appropriate payment method for you whether it is a foreign currency draft or telegraphic transfer.

■ **Expatriates living in Australia**

As well as assisting members who are living overseas, EECU can also support expatriates living in Australia with our full range of payment and transactional services.



You may also be interested in...

Overdraft

An overdraft can be handy for managing your cash flow and ensuring you have funds available for planned and unplanned expenses. The overdraft is linked to your Access Plus (S1) account for easy access.

EECU Visa Debit Card

Your Visa Debit card gives you direct access to your available funds anywhere in the world where Visa is accepted. It can be used to purchase goods and services and to withdraw money from ATMs or participating banks showing the Visa or Plus logo.

Personal Loan

EECU has competitive personal loans that allow you to meet your travel fares and expenses.

Refer to the applicable general information brochures for more information on these products or contact a relationship officer in Melbourne or Sale.

Travel Services - Key Features

Cash Passport Visa Debit Card

- A pre-paid and reloadable ATM and Visa purchase card with no daily withdrawal limits.
- PIN protected for ATM transactions.
- With access 24 hours a day world-wide through ATMs displaying the Visa or Plus logo.
- Use your own funds and avoid running up a large credit card debt.
- When your funds run out, it is easy to add funds to your card.
- You get two cards on application so you always have a spare.

Foreign Cash

- It's a good idea to have some foreign cash for your immediate needs when you arrive at your destination.
- EECU can arrange access to over 35 currencies in a variety of denominations, including; US dollars, pounds sterling and euros.
- You can convert your unused notes back into Australian dollars at the end of your trip.

Cash Passport ATM Card

- Same features as Cash Passport Card but cannot be used for Visa purchases.

Travellers' Cheques

- Exchanged for cash and accepted world-wide.
- Suitable for those people who prefer not to carry large amounts of cash or cards.
- Can be replaced if lost or stolen.
- Available in a range of currencies and denominations including; US dollars, pounds sterling and euros.

For information of other foreign cash and travellers' cheques currencies and denominations available contact EECU.

Travel Insurance

- Travel insurance provides peace of mind that you are protected if anything goes wrong when you are travelling.
- Emergency medical and hospital cover.
- Loss of luggage and personal effects.
- Theft or loss of travel documents, credit cards and cash.
- Travel delay expenses
- 24/7 emergency assistance.

Travel Services Tips

- Have regular bills paid while you are overseas by establishing direct debit or periodic payment arrangements.
- Check the latest travel advice for your destinations at dfat.gov.au
- Take out appropriate travel insurance.
- Make copies of your passport details, insurance policy, travellers' cheques, credit/debit card numbers and booking confirmations.
- Make note of the card lost/stolen hotline and never let your credit/debit card out of your sight -
Lost or stolen cards 1800 224 004 (Australia) +61 2 9959 7480 (Overseas)
- Always carry an alternative source of funds in case one is lost or stolen (a second card, cash or travellers' cheques).
- If using internet cafes, be alert to your surroundings; make sure nobody is observing you. Make sure you log out when completed.

Foreign Services - Key Features

Living Overseas

For most of us, living overseas doesn't mean we can completely forget about our responsibilities at home. There are regular bills to be paid, even when we're on the other side of the world. Take advantage of our range of options for managing your finances.

Paying Bills

- BPAY® – available with both Netlink and Telelink, using BPAY you can pay any Australian registered billers from anywhere in the world. (Note: Security Validation# may apply)
- Direct Debit – authorise service providers to debit your EECU account for regular bills that may vary in amount (e.g. monthly insurance premiums, utility bills)
- Periodic Payments – you can authorise EECU to make regular payments on your behalf. Best for amounts that don't vary for each payment.
- Funds Transfers – using Netlink you can transfer funds to accounts at any other financial institutions in Australia (Note: Security Validation# may apply)

Depositing Funds

- Direct Credit – regular payments you receive such as dividends or rent from a property can be paid directly in to your account
- Quick Deposit – authorise EECU to transfer funds from your account at another financial institution to your EECU account

Purchases, ATM Access & Account Management

- EECU Visa Debit Card – use it for purchases overseas or payments (including over the internet) or to withdraw cash from ATMs while overseas

- Sweep facility – allows you to keep savings in a high interest EECU Cash Management (S9) account but automatically sweep funds to your Access Plus (S1) account so that your nominated S1 balance is maintained
- EECU Transaction Request – EECU will process transactions on your behalf that are sent to us via facsimile. (You must sign the fax so we can verify your signature)

International Transactions for Australian Residents

We can help you arrange a transfer of funds to most nominated accounts around the world, or help pay overseas bills.

Transferring of Funds Overseas

- Telegraphic Transfer – these are used when 'cleared' funds are required quickly. Transfers are sent electronically in the currency of the destination country

Paying Overseas Bills

- Bank Draft – a bank cheque made out in a foreign currency. You can send this to an overseas biller or supplier

Depositing Foreign Currency to EECU

- You can deposit foreign currency (cash or cheques) in to your EECU account

Expatriates Living in Australia

The range of EECU services described in both sections ('Living Overseas' and 'International Transactions for Australian Residents') can be useful for Australian based expatriates to manage their finances.

Internet Banking Security

Security Validation provides an extra layer of security for internet banking (Netlink). It applies on the first occasion that you make a transaction to an external party and to some other actions on your account.

The Security Validation sends a once-only code 6 digit code to you via an SMS text message to an Australian registered mobile phone (with 'global roaming' if you are overseas) or as a Talking Text message to an Australian landline phone.

Alternate arrangements can be made if access to your mobile, home or business landline phone are unavailable.

Foreign Services Tips

- Consider appointing a Power of Attorney for the period of your absence.
- Have regular bills paid while you are overseas by establishing direct debit or periodic payment arrangements.
- Have your salary credited directly to your EECU accounts.
- Ensure you have Netlink or Telelink access to your accounts.
- Discuss Netlink Security Validation with EECU before you go overseas.
- Advise EECU of any new contact details.

General information

Terms and Conditions

This brochure should be read in conjunction with the Terms and Conditions brochure for Travel & Foreign Services.

Fees and charges

Fees and charges may apply, please refer to the Fees and charges brochure.

Other

Any advice contained in this information brochure is of a general nature only and has not taken your personal situation into account. You should refer to the EECU Financial Services Guide, General Information and Terms and Condition brochures to decide if a product is right for you. Full details are available at eecu.com.au or from an EECU office. Products are issued by EECU Limited.

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