



DelphiBank™

Eureka Visa Debit Card

Our Eureka Visa Debit Card

With our Eureka Visa Debit Card, you can use your own money to purchase goods and services at more than 29 million outlets all over the world.

The Eureka Visa Debit Card provides you with free access to your available funds so you avoid the build up of debt that sometimes occurs with credit cards. No increasing monthly interest bills and no surprises – you just use the money that’s already in your account. This gives you more control over your finances and a convenient and secure way to access your money.

EUREKA VISA DEBIT CARD

You can use your Eureka Visa Debit Card at all ATM and EFTPOS outlets worldwide, and at all stores and service providers displaying the Visa logo. You can also withdraw cash, pay your bills and make purchases online quickly and easily with your Eureka Visa Debit Card.

A secure way to access your money

Key features

- Use your own money at more than 29 million outlets worldwide
- Access your funds through one of Australia's largest fee-free ATM networks
- Make purchases over the phone, online or overseas
- Unlimited free transactions
- No annual fee
- Enjoy more control over your finances and a secure way to access your money



The how to

HOW TO APPLY

To apply for a Eureka Visa Debit Card, drop in to any Delphi Bank branch. You need to be able to say 'yes' to three of the following to qualify.

- You have an existing secured loan or overdraft with Delphi Bank
- You are employed (copy of pay slip required)
- You have a Delphi Bank Term Deposit with more than \$5000 invested
- You have a Delphi Bank savings account, and your account has had an average balance of \$2000 over the past six months
- Your salary is credited to a Delphi Bank account at least monthly

PROTECTING YOUR CARD

There are actions that you can take to protect your card from fraudulent activity.

- Make sure that you sign your Eureka Visa Debit Card as soon as you receive it
- Always keep your card in a safe place
- Keep your PIN secure. Never give your PIN information to anyone and don't keep your PIN with your card
- Check your statements carefully each month

REPLACING CARDS

If your Eureka Visa Debit Card is lost, stolen or damaged, contact us immediately on 1800 224 004 or drop in to any Delphi Bank branch.

To find out more visit **delphibank.com.au**, call 1300 660 550 or drop into any Delphi Bank branch.



Say *hi* to Delphi

WHY DELPHI BANK?

Personal service

Our customers are our number one priority and we pride ourselves on delivering the best service every time.

At Delphi you'll find no call centres and no long delays, just a friendly person dedicated to making your banking experience a rewarding one.

Competitive interest rates and fees

Interest rates on Delphi Bank savings, investments and loans are competitive and we always aim to minimise your banking costs.

Strength and security

Like other banks, Delphi operates under the strict regulations and processes of the Australian Prudential Regulatory Authority and the Australian Securities and Investments Commission.

And as part of the Bendigo and Adelaide Bank family, you can be confident you're dealing with a large, successful Australian banking group.

Our door is always open

At Delphi, you can choose the products that suit your needs and with Internet banking you can access your funds 24 hours a day – from wherever you are in the world.

Community focus

What makes Delphi Bank different? We really do care. The Delphi Bank Foundation was established to support people experiencing disadvantage.

And we also support community and sporting groups, educational institutions and much more.





To find out more

Call **1300 660 550**

Visit **delphibank.com.au**

Or ask in branch

This information is current as at 1 December 2012. Before taking up any of Delphi Bank's products or services you should consider if they are appropriate for you. Delphi Bank recommends that you read the respective Terms & Conditions and other Disclosure documents before deciding to acquire or use any of the Bank's products or services. These documents can be obtained at any of our branches or by visiting our website **delphibank.com.au**

Delphi Bank – A division of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL / Australian Credit Licence 237879
(S42270_3B) (V001) (11/12) BEN50DBMB003