

# **BPAY**

## **BPAY: the no-hassle way to pay Your bills**

There are some things you just want to get over and done with! Like paying bills. Paying them with BPAY is pain-free: it's quick, convenient, and available 24/7. Imagine: no more queues, no more writing cheques, and no more late fees. Now, that's better.

## **Pay most, if not all, of your bills In one go!**

Over 13,000 billers accept payment by BPAY, making it Australia's most widely Used bill – paying method. You'll be amazed at just how many things you can pay With BPAY, from your dentist bill, to income tax, your electricity and even top up your superannuation fund.

So, when you see that BPAY logo, have a sigh of relief, because paying your bill Won't hurt a bit.

## **It's easy and secure**

BPAY is incredibly safe, and you're not limited to paying your bills online. It's just as easy to pay them by phone, as well. All you need to do is register with us for phone banking. Easy!

1. If a payment is made after the due date on the bill then late fees will still apply. BPAY allows you to schedule a payment on a selected date so you can avoid paying late fees.

## **WIN a luxurious spa resort holiday**

Need a little extra TLC? Use BPAY whenever you pay a bill and you could win a spa holiday For two at a five star beach resort and spa in Fiji, valued at up to \$8,000. The prize For two includes:

- return economy class airfares with Air Pacific ex Sydney, Melbourne, Adelaide, Perth or Brisbane;
- return airport transfers at Fiji;
- 6 nights accommodation including continental breakfast; and
- 4 spa treatments per person.

Every payment you make with BPAY between 4th September 2006 and 29th October 2006 Will earn you an entry into the draw.

## **For more chances to WIN, use BPAY whenever you see the BPAY logo On one of your bills!**

Please contact your credit union for Full Terms and Conditions.

Important: BPAY is issued by your credit union. Any advice given about BPAY is of a general nature only and is not based on any consideration of your objectives, financial situation and needs. To decide if the product is right for you, please read carefully the Product Disclosure Statement for the BPAY product, which can be obtained from your credit union branch(es).

\*The Promoter is Cuscal Limited (ABN 95 087 822 455). Promotion commences at 12.01am (EST) on 4th September 2006 and eligibility for entry will close at midnight (EST) on 29th October 2006. There will be one prize, valued at up to \$8,000 to be won. For details of the prize, any restrictions applicable and times for the draw please see details in the full Terms and Conditions. The winner will be notified. For full Terms and Conditions please FREECALL 1800 118 555 or ask your participating credit union for details. Calls from mobile phones are charged at the applicable rates. Authorised by NSW Permit No. NSW TPL06/08937, ACT Permit No. TP06/033366, SA Permit No. T06/3309, VIC Permit No. 06/3125.