



# The Everyday Transaction Account

*It's Australia's*  
**Best**  
*Kept Secret!*



## The Bank Account

A bank account should help you save money, and if you're in a position to buy a property then no doubt your bank account has probably been a useful tool, keeping your money safe and even offering you a little interest. But a bank account is only valuable when you have no debt.

Once you take on a loan your trusted old bank account isn't so helpful anymore and could end up costing you thousands of dollars in interest over your borrowing life. That's because from the moment you take out your first loan, a regular bank account interest rate paid *(needs to be declared as assemble income, attracting additional & avoidable tax)* to you will almost certainly always be less than the interest rate (tax free in a normal home loan) you are being charged on a loan account... Conclusion: Every \$ you have in a bank account is costing you *(tax free)* money.

## Why?

So why do millions of Australians keep their regular bank account and miss out on massive savings? Because no one has ever told them! It's Australia's best kept bank secret...and we're spilling the beans!

## The Offset Account

An offset account is a home loan feature that helps borrowers save on interest. Money deposited into this account offsets the interest payable on the loan. An offset account is supposed to provide a solution to the money draining bank account, but borrower beware, offset accounts aren't all the same and, depending on their features, some will save you significantly more than others.

# This is Australia's best kept secret:

## The Mortgage Street Everyday Transaction Account

Unlike a bank account that ends up costing money when you have a loan, or a regular offset account that you simply deposit money into, the Mortgage Street Everyday Transaction Account works to save you money, and it's more money than most regular offset accounts.

VS.

%+

### Regular Bank Accounts

- Credit/Debit Card
- +
- Home Loan
- +
- Transaction Account
- +
- Savings Account
- +
- Safety Account
- +
- Holiday Account

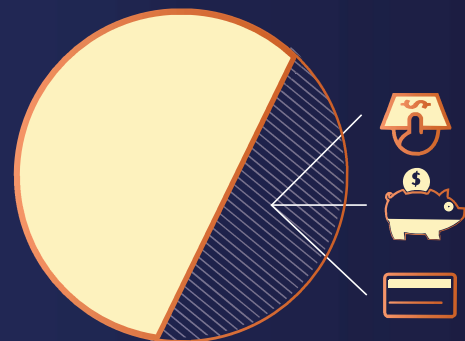
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**MULTIPLE HIGH INTEREST RATES  
EARN INTEREST = TAX**

%

### Mortgage Street Offset Account

A home loan that also acts as an old fashioned bank account



**100% Interest Free Savings**

=

**ONE LOW REDUCED INTEREST RATE  
SAVING INTEREST = NO TAX**

# “It’s a Win, Win”

-Ken

Every dollar put into the offset account ‘offsets’ daily, against the loan balance = It reduces the amount of interest payable by you every single day.



## Need more clarification?

If you have a **\$400,000** mortgage and there is **\$40,000** in your everyday transaction account you will pay interest on **\$360,000**.

Meaning the more in your everyday transaction account the more you save!

### Example:



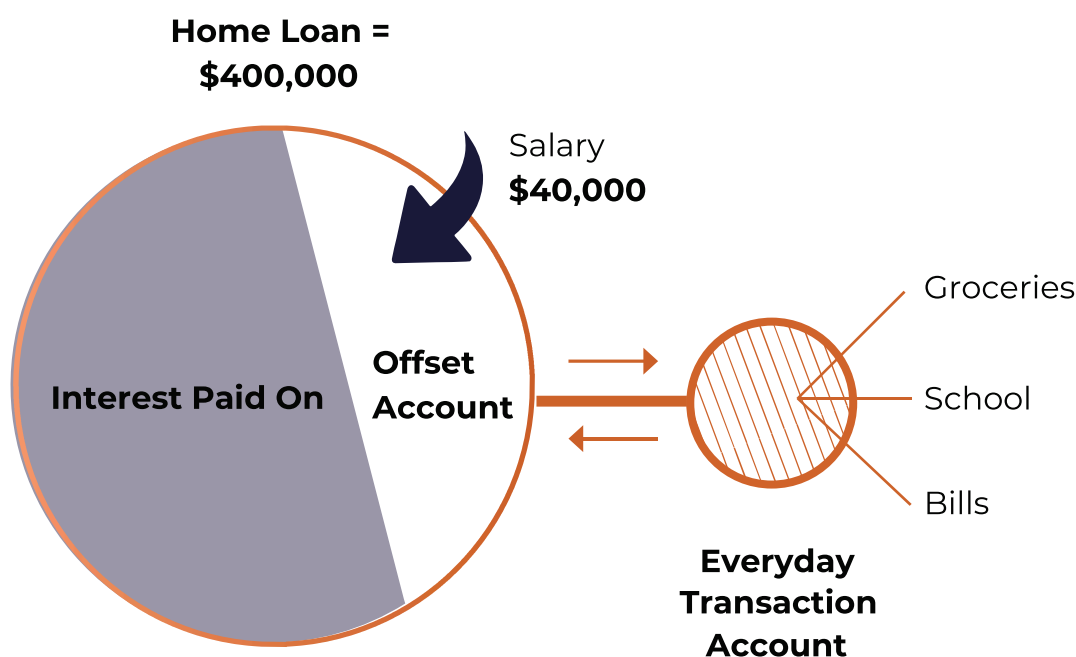
#### Without an offset account

Interest is charged on \$400,000  
= Monthly repayments  
\$1,666.67\*



#### With an offset account

Interest is only charged on \$360,000  
= Monthly interest  
\$1,500\*



**Equates to savings of \$2,000 per year**  
**\$60,000\* savings over loan term**

\*Applications are subject to credit approval. Full terms and conditions will be included in our loan offer. Fees and charges are payable. Interest rates are subject to change. Offer does not apply to internal refinances and is not transferable between loans. As this advice has been prepared without considering your objectives, financial situation or needs, you should consider its appropriateness to your circumstances before acting on the advice.

Mortgage Street offers a 100% everyday transaction account with all offset accounts with unlimited free electronic transactions. Fixed rate loans are capped to \$20,000.00 in additional repayments per year with no break costs.



Home Loans



Commercial Loans



Personal Loans



Car Loans

## Explore all the features.



### 100% Offset

100% of funds in your everyday transaction account contribute to reducing principal and maximising savings on interest.



### Interest Savings

If you have wages paid into your everyday transaction account you will always save on payable interest.



### Additional Repayments

Make additional repayments into your everyday transaction account.



### Easy Access

Access your money from anywhere with your everyday transaction account just like a regular bank account.



### Maximise Savings

interest on your everyday Benefit from reduced tax free transaction account.\*



### Convenience

BPAY functionality means you can make and receive payments, to and from your everyday transaction account. Pay bills and even receive payments from other people, all using BPAY.



### Free

Unlike a regular bank account, a Mortgage Street Everyday Transaction account is free.

1,2,3

### Familiarity

BSB and account number works in the same way as a regular bank account.

## Quick And Easy To Apply



More Information

[www.mortgagestreet.com.au](http://www.mortgagestreet.com.au)



# What You'll Need To Get Started

### Already With Us?

#### **PAYG:**

- Last pay slip

#### **Self-Employed**

- Last years tax returns for individuals

#### **and business**

- Opportunity for home owners may exist to benefit from reduced tax free interest. These interest reductions are not assessable income.

### New To Mortgage Street?

#### **PAYG:**

- High resolution proof of identification

#### **Self-Employed**

- Last 2 years tax returns for individuals

#### **and business**

- Last years tax assessment notices

# GET YOUR NEW EASY ACCESS VISA DEBIT CARD

Accessing your funds is made easy, fast and convenient with an Easy Access Card.

Stay on top of expenditure using your own money and enjoy additional benefits such as secure on line shopping, unlimited transactions, cash withdrawals and faster payments in-store.





## Easy Access Cards At a Glance

- ✓ Manage your own expenditure
- ✓ Secure online payments
- ✓ Faster payments with Visa payWave
- ✓ Worldwide acceptance
- ✓ Unlimited transactions

## Need help with your new Easy Access Visa Debit Card?

### Activating your new Easy Access Card

You can easily activate your new card once you have received it by logging in to your Customer Portal. If you do not currently have access to your Customer Portal, please contact customer care : **customer care@mortgagestreet.com.au** or call **02 8059 6500**

### Lost or stolen card

If your Easy Access Visa Debit Card has been lost or stolen, please contact **02 8059 6500**. If you're travelling outside of Australia, notify any financial institution displaying the Visa logo immediately.

### Forgotten your PIN?

If you've forgotten your PIN, you can easily reset it via your Customer Portal or call us and follow the prompts to reset your PIN.

\* Terms and conditions of Visa Debit Card issued by Indue Ltd ABN 97 087 822 464 with AFSL 320204 apply & found here: <http://www.wellnigh.com.au/card-terms--conditions.html>

## Easy Access Visa Debit Card Today

Whether you're on a holiday overseas, shopping online, paying a bill over the phone, dining out or buying groceries from your local supermarket, your Easy Access Card makes it easy for you to pay securely and stay in control of your expenditure.

Your Easy Access Card is linked to your Mortgage Street Everyday Transaction Account so you can manage your home loan and living expenses together without the need for additional bank accounts. This saves you any unnecessary account fees and lets you take advantage of all the benefits a Visa Debit card offers.

Enjoy the ease of making quick payments for purchases under \$100 - just tap and go with Visa payWave at participating merchants, or enter your PIN for purchases over \$100.

You'll also be able to make cash withdrawals up to \$1,000 per card per day and withdraw at any financial institution globally that displays the Visa logo.

Existing customers can apply online via our customer portal. **How easy is that!**

## Benefits of your Easy Access Card

You'll love the convenience your Easy Access Card provides with flexibility to access your money 24/7 in-store and online. Stay in control of what you spend by paying for your purchases with money directly from your own account.



### Unlimited Transactions

Enjoy no transaction fees, no matter how often you withdraw from your account.



### Tap and Go

Just tap and go using Visa payWave for purchases under \$100 at participating merchants, or enter your PIN for purchases over \$100.



### Cash Withdrawals

Up to \$1,000 per card, per day.



### Shop with your own money

Stay in control of your spending with payments made directly from your own account.



### Purchases up to \$5,000

Make easy payments online, in-store and over the phone.

# How to get started with your new Easy Access Visa Debit Card

Gain quick and easy access to your Mortgage Street Everyday Transaction Account and stay in control of your expenditure with an Easy Access Visa Debit Card.

Getting your Easy Access Card is as easy as 3 steps:

## Apply for your new Easy Access Card

1

### Existing Customers

You can easily add an Easy Access Visa Debit Card to your existing Mortgage Street Everyday Transaction Account by applying online via our customer portal.

### New Customers

If you don't have a Mortgage Street Everyday Transaction Account, you can easily apply for one online. Visit our website for more information

2

## Receive and activate your new Easy Access Card

We'll send your new Easy Access Visa Debit Card in the mail. You'll also receive a letter with instructions on how to activate your card and get started. An example of the activation letter is here

3

## Get started making purchases with your new Easy Access Card

Enjoy all the benefits of your new Easy Access Card including easy and secure online shopping, faster payments for in-store purchases, cash withdrawals and unlimited transactions.

# Google Pay™ now available with Mortgage Street

Google Pay is a fast, simple way to pay\*.



# Add your Easy Access card to Google Pay.™

Google Pay is the fast, simple way to pay at millions of places – on sites, in apps, and in stores. It brings together everything you need at checkout and protects your payment info with multiple layers of security.

## Getting started is simple

Get set up quickly

Adding your Easy Access card to Google Pay takes just a few moments. First, download the app from Google Play or the App Store. Then, just follow the instructions in the app. You can also set up Google Pay on the web at [pay.google.com](https://pay.google.com).

1. Download the Google Pay app from Google Play
2. Follow the instructions to add a card or another payment method
3. Verify your card if needed. Then you're all set!

Prefer to do things on desktop? Get set up at [pay.google.com](https://pay.google.com).

## Tap to pay with your Android phone

Google Pay works anywhere contactless payments are accepted. Just wake up your Android phone and hold it near the reader until you see a check mark. You don't even need to open the app.

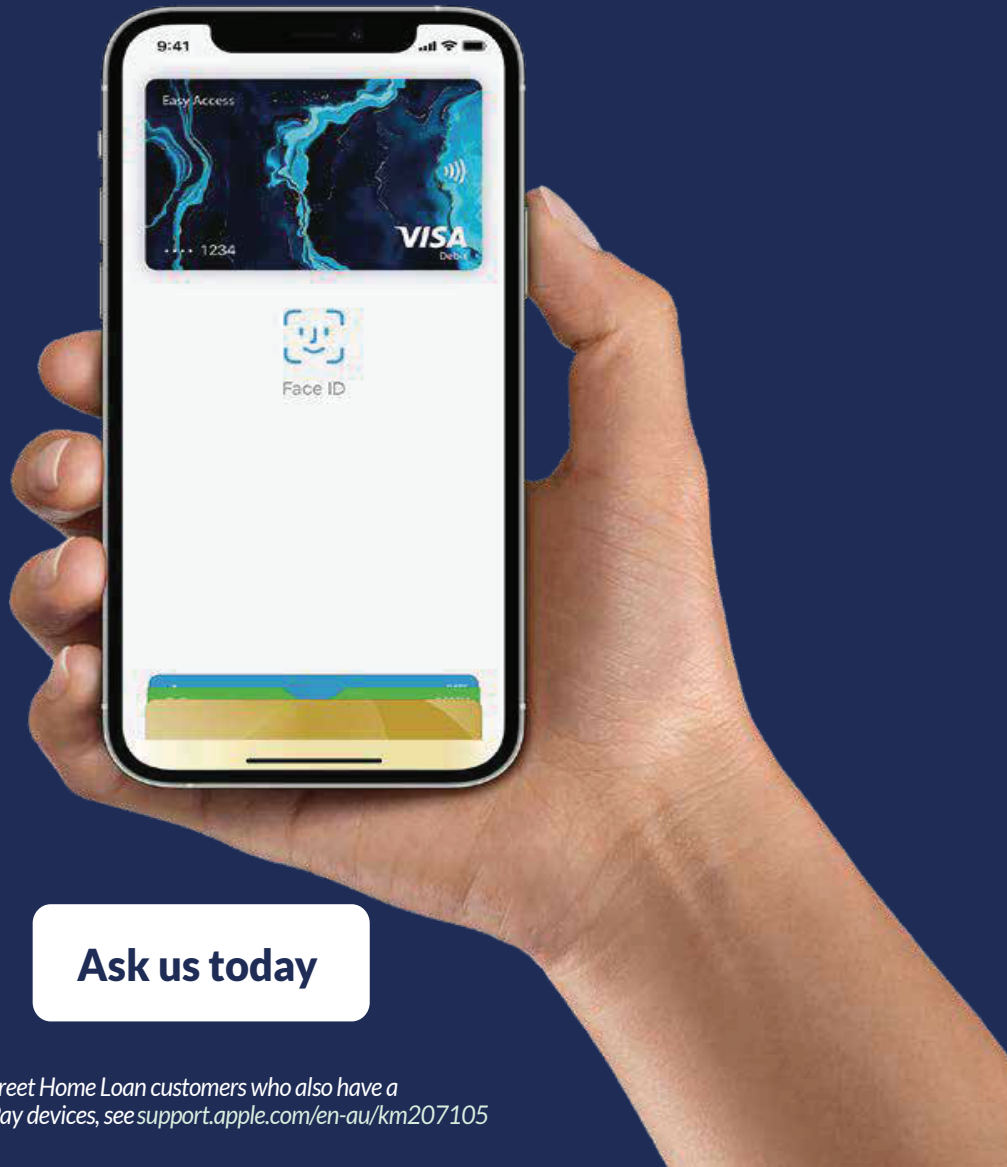


## Pay as quick as you click

Use Google Pay to check out even faster across your favorite apps and sites. Once you've added a card, you won't need to enter your payment info again. Just choose Google Pay at checkout, confirm your purchase, and you're all set.

TERMS AND CONDITIONS: Available only to Mortgage Street Home Loan customers who also have a linked offset account.\*  
Google Pay is a trademark of Google LLC.

# Apple Pay now available with Mortgage Street



**Ask us today**

*Terms and Conditions: Available only to Mortgage Street Home Loan customers who also have a linked offset account. For a list of compatible Apple Pay devices, see [support.apple.com/en-au/km207105](https://support.apple.com/en-au/km207105)*

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# Add your card to Apple Pay. Setup is easy.



## iPhone

Open the Wallet app and tap the “+” sign.

## Apple Watch

Open the Watch app on your iPhone and tap “Wallet & Apple Pay”. Then tap “Add Credit or Debit Card”.

## iPad

Go to Settings, open “Wallet & Apple Pay” and tap “Add Credit or Debit Card”.

## Mac

On your Mac model with Touch ID, go to System Preferences and select “Wallet & Apple Pay”. Then select “Add Card”.

## Pay safer and faster with Apple Pay.

### Paying in stores

Apple Pay is the safer, faster way to pay in stores with your iPhone and Apple Watch. Quickly check out using the devices you carry every day.\*

To pay with Face ID, double-click the side button, glance at your screen, then hold iPhone near the reader. For Touch ID, hold your iPhone near the reader with your finger on Touch ID. On Apple Watch, double-click the side button and hold Apple Watch up to the reader.

### Paying in apps and on websites

Apple Pay is the easier, faster way to pay in selected apps and on participating websites because you no longer have to create an account or fill out lengthy forms.\*

To pay in selected apps and on participating websites in Safari on your iPhone and iPad, select Apple Pay at the check-out and complete the payment using Face ID or Touch ID.

To pay on participating websites in Safari on your Mac, select Apple Pay and complete the payment using your iPhone or Apple Watch. On Mac models with Touch ID, pay using Touch ID on the Touch Bar.

## Where to use Apple Pay

Use Apple Pay wherever you see one of these symbols.



**Easy**



**Fast**



**Secure**



**MORTGAGE**  
STREET

 **Phone: 02 8059 6500**

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 **E-Mail: [save@mortgagestreet.com.au](mailto:save@mortgagestreet.com.au)**

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 **Web: [www.mortgagestreet.com.au](http://www.mortgagestreet.com.au)**

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