



Started Xmas shopping?

Here's your incentive...

Fitness First members:



Receive a \$75 Rebel Sport gift voucher when you get a Macquarie Visa Gold credit card.[#]

Offer expires 1 January 2010

For every dollar you spend on Christmas gifts with a Macquarie Visa Gold Card, be one reward point closer to that holiday you know you deserve[^].

Relax on a sandy beach in Fiji; cycle through Vietnam; sail the Whitsundays. **With Macquarie Gold you earn one point for every dollar spent, with no expiry[^].**

Redeem points for flights on all major airlines – anywhere, anytime and with no seat restrictions^o. The card can be used for everyday purchases, as well as bigger buys so it's easy to build up your rewards total fast.

Pack up your debt before you fly with our 0%* balance transfer option. It allows you to transfer your outstanding balances from other credit and store cards and pay **zero interest^{*}** on that amount for the first six months[†].

Feel safe with complimentary travel insurance, including loss of luggage – we won't let anything get in the way of your dream escape!^Δ



Apply now at macquarie.com.au/fitnessfirst

Approval is subject to Macquarie Card Services credit criteria. Terms and Conditions apply and are available upon request. An annual fee currently \$100 for the Primary Card, and \$30 for each Additional Card applies. Other fees and charges may apply. Allow up to 10 working days to process your application. # Approved and activated accounts only. Account must be activated by 1 January 2010 to be eligible. Gift Card can take up to 8 weeks for delivery. ^ Up to \$130,000 annually. Rewards are subject to the Macquarie Bank Rewards Program Terms and Conditions. Reward points are not earned on cash advances or balance transfers ° Subject to availability. Flights must be booked through My Choice Travel and are subject to My Choice Travel terms and conditions. Internet direct airlines (except Jetstar and Virgin Blue) and airlines that do not offer electronic ticketing cannot be booked via My Choice Travel. My Choice Travel is operated by Pinpoint Travel Group Pty Ltd Licence No. 2TA002974. Booking fees may apply. * The 0%pa interest rate applies only to balances transferred with this offer from the date the account is approved. Minimum repayments are required. † Transferred balances will be repaid first. Discounted interest rate applies to the balance transferred for the first 6 months from the date your account is approved, and then reverts to the standard variable interest rate for purchases. The standard variable interest rate is currently 18.95%pa for purchases and cash advances, which is subject to change and Macquarie Card Services credit criteria. Δ International Travel Insurance, Purchase Protection Insurance and Extended Warranty Cover are underwritten by ACE Insurance Limited (ABN 23 001 642 020, AFSL No. 239687) and are subject to the Terms and Conditions and exclusions contained in the policy of insurance between Macquarie Bank and ACE.