

# Credit Card Payment Plan

Macquarie credit cards are issued by Macquarie Bank Limited ABN 46 008 583 542, AFSL and Australian Credit Licence 237502.

Use this form to request the payment plan for your Macquarie Credit Card account, subject to our approval.

- This form is for Macquarie Credit Cards only and must be completed by the Primary Cardholder
- This form must be submitted to [macquariecards@macquarie.com](mailto:macquariecards@macquarie.com) using the email address registered to the Primary Cardholder's account
- All fields are mandatory, please ensure all information is provided otherwise you may be required to resubmit
- Submission of this request for a Credit Card Payment Plan to Macquarie will not impact your credit score

## 1. Primary cardholder details

### Account details

Macquarie Credit Card number (Last 4 Digits):

XXXX - XXXX - XXXX -

Macquarie ID (8 Digit MAC ID):

First name:

Surname:

 Please ensure your contact details are up to date in Macquarie online banking. As soon as this payment plan has been set up, your variable interest rate and Minimum Payment due amount will appear on your statement. Please make your Minimum Payment Due as outlined in your statement.

## 2. Acknowledgement

 By completing and submitting this form, you acknowledge and agree to the following:

### AGREED CHANGES TO YOUR CREDIT CARD CONTRACT

- The Annual Percentage Rate for Purchases and Cash Advances will be reduced to 9.95% p.a.
- All Credit Fees and Charges will no longer apply. Any promotional rate and interest free period applicable to your credit card account will be removed.
- Your card, as well as any additional cards linked to the account, will be blocked to prevent any new Purchases or Cash Advances.
- Your Minimum Payment Due will change to an amount which is equal to 3.22% of your Credit Limit rounded up to the nearest dollar, or \$50, whichever is greater. You must pay the full amount of the Closing Balance if it is less than \$50.

### ACKNOWLEDGEMENTS

- The agreed changes to your credit card contract will take place from the date we set you up on the payment plan.
- Once we set you up on the payment plan, these changes cannot be reversed.
- Provided you comply with the terms of the payment plan, including meeting the new Minimum Payment Due amount by the due date, this payment plan will not impact your credit score with respect to your credit card account.
- You can make additional repayments above the new Minimum Payment Due if you wish.
- Once the balance is paid in full, your credit card account will be closed by us.
- Please note, if you default on your payment obligations, your credit score will be impacted in line with our reporting obligations, and we may take some or all actions set out in Part H of the Macquarie Credit Card Conditions of Use.
- **By completing and submitting this form, you are requesting to enter this payment plan as a proactive way to manage and pay down your credit card debt. By doing so, you confirm that you are able to comfortably make the new, higher Minimum Payment Due as per the agreed changes to your credit card contract. You confirm this is not an application for Financial Assistance and that you are not currently experiencing Financial Hardship, or that opting into this payment plan with the revised Minimum Payment Due amount will place you in a position of hardship. For more information on what Financial Hardship is and to apply for Financial Assistance, please visit our website at [macquarie.com.au/financial-assistance](http://macquarie.com.au/financial-assistance).**

### Submit



Email to [macquariecards@macquarie.com](mailto:macquariecards@macquarie.com)

### Need Help?

For more information, please visit [Personal Help Centre](#).