



# CUB Customer Credit Card Payment Facility Offer





## An Overview Of The Offer

Using the CUB Customer Credit Card Offer, you can:

- Drive your cash flow further.
- Order your beer and cider products **direct** from CUB and extend your current terms beyond the standard 14 days.
- Extend your current credit on products purchased **direct** from CUB by up to 55 days(\*) and combined receive up to 69 days credit.
- Encompasses both **pack** and **keg** orders.
- Utilize your existing Visa or Mastercard (without the need to apply for a new one and incur additional annual fees).
- Maintain the continued flexibility to use this card for other business purchases & expenses.
- Continue to accrue the **rewards benefits** from your existing card(^).
- Automatic Direct Debit on a daily basis.
- A tax deductible low transaction fee of 0.53% including GST.

\* Some credit cards offer up to 55 days payment terms and can vary significantly in terms of their Rewards Plans and Annual Card fees.

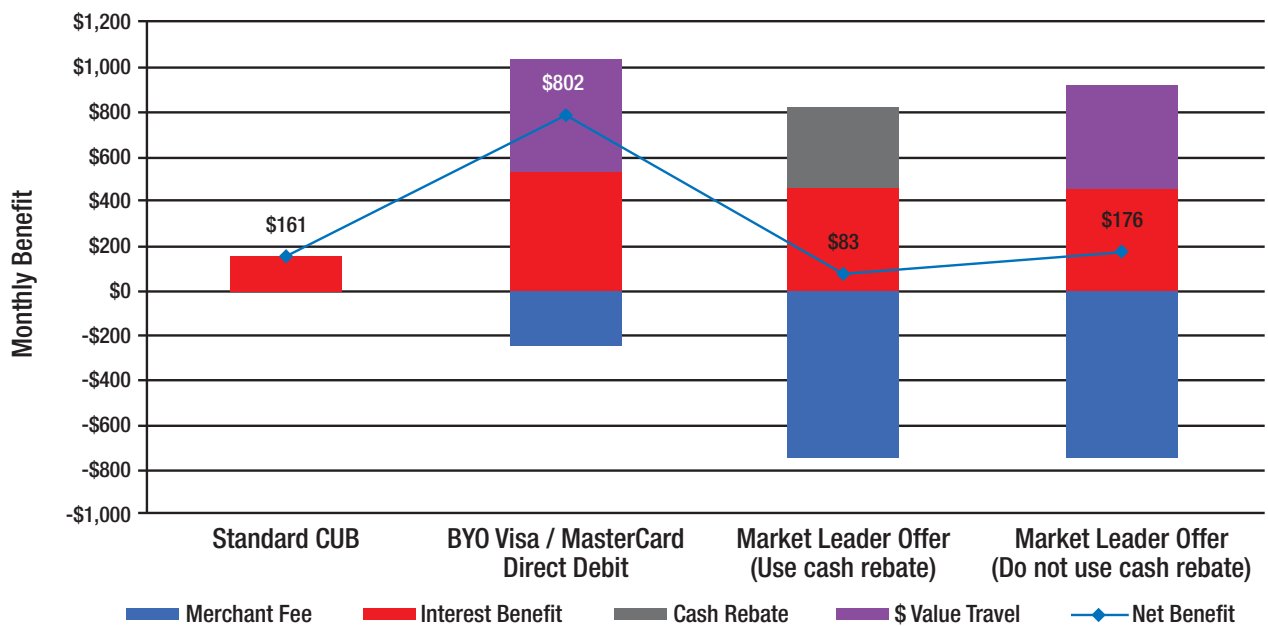
^ Rewards programs as determined by your card issuer.

## How Does The CUB Offer Compare?

Making the following assumptions we can compare the CUB offering to the Market Leader:

- Utilising an existing Westpac Visa Gold Card.
- Statement starts on the 20th of the month and ends on the 19th of the month.
- Payment due 14 days after statement end date, resulting in a maximum of 44 days credit.
- Standard CUB terms at 14 days.
- Annual bank interest rate of 9%.
- CUB Merchant Fee @ 0.53%.
- Market Leader Merchant Fee @ 1.6% of which 0.8% can be offset Cash Rebate.
- Rewards benefits will accrue based on type of Visa card used.

Purchase Schedule			Credit Offer A	Credit Offer B	Market Leader Offer	Market Leader Offer
			Standard CUB	CUB BYO Visa/ Mastercard Direct Debit	Market Leader Offering (Use cash rebate)	Receive Rewards Benefits
Invoice Date	Spend	Payment Date	Effective Days Credit			
07-Sep-12	\$10,000	20-Sep-12	14	57	38	38
11-Sep-12	\$10,000	24-Sep-12	14	53	41	41
13-Sep-12	\$5,000	26-Sep-12	14	51	39	39
18-Sep-12	\$2,500	01-Oct-12	14	46	41	41
20-Sep-12	\$5,000	03-Oct-12	14	44	39	39
25-Sep-12	\$5,000	08-Oct-12	14	39	41	41
27-Sep-12	\$2,500	10-Oct-12	14	37	39	39
02-Oct-12	\$3,000	15-Oct-12	14	32	41	41
04-Oct-12	\$3,500	17-Oct-12	14	30	39	39
<b>Interest &amp; Cash Impact</b>	Total Effective Days Credit		126	389	358	358
	Interest Benefit		\$161	\$537	\$455	\$455
	Merchant Fee		\$0	\$246	\$744	\$744
	Cash Rebate		\$0	\$0	\$372	\$0
	<b>Total Dollar Benefit</b>		<b>\$161</b>	<b>\$291</b>	<b>\$83</b>	<b>-\$289</b>
<b>Credit Card Rewards</b>	Total Points Earned		NIL	46,500	NIL	46,500
	Travel Value (\$)		NIL	\$512	NIL	\$465
<b>Total Benefit</b>			<b>\$161</b>	<b>\$802</b>	<b>\$83</b>	<b>\$176</b>



\* Source: Australian Business Traveller: <http://www.ausbt.com.au/what-is-a-qantas-frequent-flyer-point-worth>. Assumption: Conservative approach of 1.1% in travel.

## What Do I Need To Do Next?

Do you have an existing Visa or Mastercard?

- If **YES**, then will your current monthly beer & cider needs be accommodated within your credit limit? If not, then arrange with your credit issuer to increase your limit.
- If **NO**, then apply for a Visa card or Mastercard from your financial institution. Please be aware that cards will vary in terms of payment terms and rewards benefits.

Complete the Direct Debit authorisation form. (Please see attached).

Start purchasing and make your cash flow go further.

To see how the CUB Customer Credit Card Payment Facility Offer can work for you try out the Ready Reckoner by visiting

<http://cub.com.au/about/cub-customer-credit-card-payment-facility-offer>



**18+** FOR PEOPLE OVER THE AGE OF 18 ONLY

The information contained in this document is general in nature and for information purposes only. It is not financial advice. CUB encourages you to seek your own independent financial advice as to whether this offer is appropriate for your specific circumstances and to make your own decisions independently.

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