



SOUTH WEST SLOPES CREDIT UNION LTD

ABN 80 087 650 673 AFS & Australian Credit Licence No 240712

Summary of Accounts & Availability of Access Facilities

Current as at 13 February 2018

This document must be read together with the South West Slopes Credit Union “Conditions of Use” and the “Fees & Charges & Transaction Limits”. Together these form the Conditions of Use for the South West Slopes Credit Union Account & Access Facilities.

<i>Account</i>	<i>Minimum Opening Deposit</i>	<i>Funds available at call</i>	<i>Member Chequing Facility</i>	<i>EFTPOS/ATM access Visa Debit or Credit Card</i>	<i>Internet or Telephone Banking</i>	<i>Direct Entry (Credit or Debit)</i>	<i>EPAY, BPAY, Osko & Bill paying service</i>	<i>Account Keeping Fee</i>
<i>General Savings Account - S1</i>	\$0.00	✓	✓	Visa Debit Only	✓	✓	✓	X
<i>Savings Account – S2</i>	\$0.00	✓	X	X	✓	✓	✓	X
<i>Visa Classic Credit Card – S3</i>	\$0.00	✓	X	Visa Credit Only	✓	✓	✓	X
<i>Budget Savings - S4</i>	\$0.00	✓	X	X	✓	✓	✓	X
<i>Christmas Club Account S5</i>	\$0.00	X	X	X	See Note 1	✓ (Credits only)	X	X
<i>Members under 18 / Teenagers Savings Account- S6</i>	\$0.00	✓	X	Visa Debit Only	✓	✓	✓	X
<i>7 Day Notice Account - S7</i>	\$0.00	See Note 2	X	X	✓	✓	✓	X
<i>Members under 13 / Super Saver Account- S8</i>	\$0.00	✓	X	Visa Debit Only	✓	✓	✓	X
<i>Superannuation Fund Accounts – S9</i>	\$0.00	✓	✓	Visa Debit Only	✓	✓	✓	X
<i>Term Deposits</i>	Tier 1 - \$500-\$9,999 Tier 2 - \$10,000-\$49,999 Tier 3 - \$50,000 and over	See Note 3 X	X	X	X	X	X	X

Note 1: The funds will be transferred to your savings account on maturity (30 November). We do not allow withdrawals from the Christmas Club account. If you do require the funds prior to maturity the facility must be closed. After maturity the Christmas Club account can be re-opened.

Note 2: 7 days notice must be given to withdraw any funds. We may allow early withdrawal at our absolute discretion.

Note 3: Withdrawal only at maturity. We may allow early withdrawal at our absolute discretion e.g.: in cases of hardship or special need or on receipt of 7 days notice prior to the intent of early withdrawal. We may also reduce the interest or charge a fee. Interest will be paid on maturity or at monthly intervals to a specified savings account. On maturity, the term deposit will be re-invested with interest, unless we have been notified otherwise. Maturity instructions may be given at the time of investment.