

INTECH CREDIT UNION LIMITED
Incorporating Telstra Credit Union
 ABN 709 087 650 191 AFSL No 236779

Summary of Accounts & Availability of Access Facilities

This document must be read together with the Intech Credit Union Account & Access Facility brochure and the Fees & Charges brochure.
 Together these booklets form the Conditions of Use for the Intech Credit Union Account & Access Facility.

	Minimum opening deposit	Funds Availability	Over the Counter Access	Cheque Book	EFTPOS / ATM Access Redicard / VISA Card	Home Banking via Internet or Telephone	Direct Entry (Credit or Debit)	BPAY Bill Paying Service	Interest
All-in-One Access Account SAV 101	\$1.00	On call	✓	✓	✓	✓	✓	✓	Calculated daily & paid twice yearly at the end of June & December
Special Purpose Savings Accounts SAV 102 – SAV 105	\$1.00	On call	✓	✓	X	✓	✓	✓	Calculated daily & paid twice yearly at the end of June & December
Christmas Club Account SAV 109	\$1.00	Note 1	X	X	X	Note 1	Note 1	X	Calculated daily and paid on 31 October
Retirement Maximiser Account ² SAV 112	\$1.00	On call	✓	✓	✓	✓	✓	✓	* Calculated daily and paid quarterly at the end of March, June, September & December
iSaver Account SAV 180	\$1.00	On call	X	X	X	✓	✓	✓	Calculated daily and paid monthly
Offset Savings Account SAV 115	\$1.00	On call	✓	✓	✓	✓	✓	✓	Note 2
Think Money Account SAV 160	\$1.00	On call	✓	X	X	✓	✓	✓	Calculated daily and paid quarterly at the end of March, June, September & December
Term Deposits ³	\$5,000.00	On maturity	✓	X	X	X	X	X	Calculated daily. Refer to Interest Rate Brochure

Members under 18.	Accounts for children under the age of 12 will be opened in an adults name in trust for the child. Accounts for children from 12 – 18 can be opened in the child's name. These accounts will operate as above. VISA cards are not available to children under 18. Children are unable to nominate a 3- Party authorised signatory.
Community Support - Non-profit, charities, social groups or non-licensed sporting bodies.	Groups may open accounts but access facilities can only be given if the account holders nominate 1 person to operate. Accounts must have at least 2 signatories.

2 Retirement Maximiser Account

An account for retired members who are eligible for social security deeming rates set by the Federal Government.

4 Term Deposits

Interest rates are fixed for the period of the term. Market rates may rise or fall over the term of the investment. If market interest rates rise during the term of your deposit, this may be a disadvantage.

Funds are available on notice but interest will be paid at 2.0% below the original rate.

On maturity, if you do not give us instructions, we will automatically reinvest your term deposit in the same type of term deposit as you originally chose. The interest rate and conditions will be those applicable to any other Term Deposit made on that day for the same amount and term.

Term Savings

Minimum deposit is \$5000. Terms are from 3 months to 36 months. Interest is paid on maturity or every 12 months for terms over 12 months.

Regular Income

Minimum deposit is \$5000. Terms are from 3 months to 36 months. Interest is paid monthly on the last day of the month.

Note 1: Christmas Club

Withdrawals can be made between 15 November & 31 January. A fee may be charged for withdrawals outside this period.

Interest is paid annually on 31 October.

Note 2: Offset Savings Account

If you have a qualifying loan with us we may allow you to nominate one deposit account as an offset account. The offset account must be held by the same parties as the qualifying loan. No interest accrues on the offset account. Instead, interest on the qualifying loan is calculated on the unpaid balance of the loan reduced by the credit balance of the offset account.

If the qualifying loan is paid out, or you ask us to cancel the mortgage offset facility, the offset account will cease to operate as an offset account and the standard interest at that time for that account will accrue on the account.

Transaction Limits

ATM per 24 hours	\$1000	Internet banking per 24 hours	\$10,000	Telephone Banking per 24 hours	\$10,000
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