

## 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.

Current interest rates are available on request or from [www.intechcu.com.au](http://www.intechcu.com.au)

Account	Minimum balance	VISA / rediCARD / ATM / EFTPOS	Cheque book	Internet banking / BPAY	Telephone banking / BPAY	Deposits / credit transfers	Withdrawals / debit transfers	Direct credit	Direct debit	Specific characteristics
<b>All-in-One Access Account SAV 101</b>	\$0	✓	✓	✓	✓	✓	✓	✓	✓	Overdraft facility may be attached to account (approval criteria applies)
<b>Retirement Maximiser Account SAV 112</b>	\$0	✓	✓	✓	✓	✓	✓	✓	✓	Available to members who are subject to the Government's Social Security Deeming provisions.
<b>Offset Savings Account SAV 115</b>	\$0	✓	✓	✓	✓	✓	✓	✓	✓	For members who 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.
<b>Junior Saver Account SAV 106</b>	\$0	✓*	X	✓	✓	✓	✓	✓	✓	The account is available for children up to the age of 18. For children up to the age of 12, the account must be opened and operated by an adult in trust for the child. For children between the ages of 12 and 18, the account can be opened in the child's name or jointly with an adult.* Children over the age of 12 may hold a rediCARD.
<b>XLR8 Bonus Interest Account SAV 110</b>	\$0	X	X	✓	✓	✓	✓	✓	✓	To qualify for Bonus Interest, you must deposit \$200 per month and make no withdrawals. If the conditions are met, the bonus interest is paid monthly on the last day of the month for balances up to \$50,000. Balances over \$50,000 will not receive the bonus interest. From 10/02/2012 deposits must be made by 4.30 pm AEST to qualify for the bonus interest.
<b>Pixel, Widget or Terabyte Bonus Saver Account SAV 133, 134 &amp; 135</b>	\$0	X	X	✓	✓	✓	✓	✓	✓	To qualify for Bonus Interest, you must deposit \$20 per month and make no more than one (1) withdrawal. If the conditions are met, the bonus interest is paid monthly on the last day of the month for balances up to \$25,000. Balances over \$25,000 will not receive the bonus interest. Deposits must be made by 4.30 pm AEST to qualify for the bonus interest.

