

This document must be read together with the Southern Cross Credit Union Account & Access Facilities Conditions of Use and the Schedule of Fees and Charges.

| Account Name | Everyday Access | Kool Kids Club (Note 1) | Business Plus | Offset Saver (Note 2) | Lifestyle Plus (Note 3) | Real Estate Trust | Accountant Trust | Solicitors Trust | Statutory Solicitors Trust | Dream Saver | NetSaver On-Line Savings | Bonus Online Saver | Term Deposits |
|--|-----------------|-------------------------|--------------------|-----------------------|-------------------------|----------------------------|---------------------------------|------------------|----------------------------|----------------|--------------------------|--------------------|----------------|
| Account Eligibility | All Customers | Up to 12 years | Business Customers | A Linked Home Loan | Aged 45 years or older | Licensed Real Estate Agent | Certified Practising Accountant | Solicitor | Solicitor | All Customers | A linked Savings Account | All Customers | All Customers |
| Transaction Limits | | | | | | | | | | | | | |
| Minimum Balance | \$0 | \$0 | \$0 | \$500 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$5,000 |
| Daily - Branch Cash Withdrawals (Note 4) | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$0 | \$10,000 | \$0 |
| Daily - EFTPOS & ATM Combined (Note 5) | \$1,000 | \$0 | \$1,000 | \$0 | \$1,000 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Daily - Paywave (Note 6) | \$400 | \$0 | \$400 | \$0 | \$400 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Daily - NetBanking (Note 7) | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 | \$0 |
| Interest | | | | | | | | | | | | | |
| Interest Calculation Method (see table overpage) | NA | C | NA | B | C | C | D | C | C | G | C | E | F (Note 14) |
| Available Access Facilities | | | | | | | | | | | | | |
| Funds Available at Call | Y | Y | Y | Y (Note 8) | Y | Y | Y | Y | Y | Y (Note 9) | Y (Note 10) | Y | Y (Note 14) |
| Cheque Book | Y | N | Y | N | Y | Y | Y | Y | Y | N | N | N | N |
| eftpos/ATM access | Y | N | Y | N | Y | N | N | N | N | N | N | N | N |
| Visa Debit Card | Y | N | Y | N | Y | N | N | N | N | N | N | N | N |
| CueCard | Y | N | Y | N | Y | N | N | N | N | N | N | N | N |
| payWave (Note 6) | Y | N | Y | N | Y | N | N | N | N | N | N | N | N |
| Home Banking NetBanking, Mobile Banking, AccessLine | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y (Note 11) | Y | N |
| Direct Entry Credit or Debit | Y | Y | Y | Y (Note 12) | Y | Y | Y | Y | Y | Y (Note 12) | Y (Note 12) | Y (Note 12) | N |
| BPAY® | Y | N | Y | N | Y | Y | Y | Y | N | N | N | N | N |
| Branch Access | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y | N | Y | Y |
| Periodical Payments | Y | N | Y | N | Y | Y | Y | Y | Y | N | N | N | N |
| Westpac Deposit | Y | N | Y | Y | Y | Y | Y | Y | Y | Y | N | N | N |
| Overdraft Available (Note 13) | Y | N | Y | N | Y | N | N | N | N | N | N | N | N |

| Interest Calculation Method | |
|-----------------------------|---|
| NA | No Interest is earned on this account. |
| A | Calculated daily and paid bi-annually at 30 June and 31 December. Interest paid on part tiered balances. |
| B | No Interest is earned on this account. The balance of your Offset account is taken into account when calculating the interest on your linked Home Loan. |
| C | Interest calculated daily and paid monthly. |
| D | Interest calculated on minimum monthly balance and paid monthly. |
| E | Interest calculated daily and paid monthly. Bonus Interest is paid providing there are Nil monthly withdrawals and minimum deposits of \$200 per month. |
| F | Interest calculated daily and paid either monthly or on maturity. However if all parties to account have not quoted TFN and the deposit exceeds 12 months, interest will be paid annually and at maturity. Your interest rate will not change for the term of your deposit. For Term Deposits with monthly interest your interest rate will be 0.25% below the standard rate applicable for the amount and term. Deposits of \$10,000 and over may have interest paid monthly into a savings account (minimum term 6 months and maximum term 12 months). We may allow partial (minimum \$500) or full withdrawal at our discretion. If all or part of a term deposit is withdrawn before the date of maturity, interest will be calculated at 1% pa on funds withdrawn. |
| G | Interest calculated daily and paid monthly. Bonus Interest is paid providing there are Nil monthly withdrawals. |

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| Note 1 | Can be opened in child/children's name with Parent/Guardian/s as Authority to Operate (ATO), or in Parent/Guardian/s name in trust for child/children. Provides official membership certificate, birthday and Christmas Cards. |
| Note 2 | Available with the following Variable Rate Home Loan Options - Owner Occupied Mortgage, Investment Mortgage, Interest Only Mortgage, Rural Housing Variable, Five Star Plus Variable, Five Star Plus Interest Only, and Five Star Plus Rural. |
| Note 3 | If you are over 45, retired or receiving an aged or disability pension. A Lifestyle Extra package is available with Lifestyle Plus if you also have insurance and/or a term deposit with SCCU. Contact us for more details. |
| Note 4 | If you require a larger cash withdrawal you must provide 36 hours notice to the branch where you wish to withdraw the amount. We reserve the right to limit cash withdrawals to amounts deemed reasonable by Southern Cross Credit Union. In some cases we may choose to provide a Corporate Cheque for amounts above \$2,000. |
| Note 5 | Subject to cleared funds being available within account. |
| Note 6 | Available for Visa Debit Card holders. Maximum 10 transactions per day. Transactions \$100 and over will still require PIN to authorise transaction. |
| Note 7 | A larger Home Banking limit may be available on request and with prior arrangement. |
| Note 8 | Minimum \$500 withdrawal. |
| Note 9 | Bonus Interest is paid when no withdrawals are made during the calendar month. |
| Note 10 | Debit transfers out of the account are to be credited to the nominated Southern Cross Credit Union Savings Account. |
| Note 11 | Not available on AccessLine. |
| Note 12 | Direct credit only. |
| Note 13 | Overdraft available for approved applicants. |
| Note 14 | We may allow partial (minimum \$500) or full withdrawal at our discretion. In these instances an interest adjustment will apply. Refer Deposit Interest Rate Schedule for details. |