



# Summary Of Accounts, Availability of Access Facilities & Transaction Limits

This document is best read together with the **Southern Cross Credit Union Account & Access Facilities Conditions of Use, Schedule of Fees and Charges and Target Market Determinations.**

Account Name	Easy Access <sup>1</sup>	Business Plus	Regulated Trust Account <sup>2</sup>	Star Saver	Term Deposits	Little Star Saver
<b>Account Eligibility</b>	All Customers	Business Customers	Regulated Trusts <sup>3</sup>	All Customers	All Customers	Aged 14 and under
<b>Transaction Limits</b>						
<b>Minimum Balance</b>	\$0	\$0	\$0	\$0	\$5,000	\$0
<b>Maximum Balance</b>	NA	capped <sup>4</sup>	NA	capped <sup>4</sup>	capped <sup>4</sup>	NA
<b>Daily - Branch Cash Withdrawals<sup>5</sup></b>	\$10,000	\$10,000	\$10,000	\$10,000	\$0	\$10,000
<b>Daily - ATM<sup>6</sup></b>	\$1,000	\$1,000	\$0	\$0	\$0	\$0
<b>Daily – Paywave<sup>7</sup></b>	\$400	\$400	\$0	\$0	\$0	\$0
<b>Daily – NetBanking<sup>8</sup></b>	\$5,000	\$5,000	\$5,000	\$5,000	\$0	\$5,000
<b>Available Access Facilities</b>						
<b>Funds Available at Call</b>	Y	Y	Y	Y <sup>10</sup>	Y <sup>9</sup>	Y
<b>ATM access</b>	Y	Y	N	N	N	N
<b>Visa Debit Card</b>	Y	Y	N	N	N	N
<b>payWave<sup>7</sup></b>	Y	Y	N	N	N	N
<b>Mobile Banking</b> NetBanking, mobile banking app	Y	Y	Y	Y	N	Y
<b>Direct Debits</b>	Y	Y	N	N <sup>10</sup>	N	Y
<b>Direct Credits</b>	Y	Y	Y	Y <sup>10</sup>	N	Y
<b>BPAY®</b>	Y	Y	Y <sup>11</sup>	N	N	N
<b>Branch Access</b>	Y	Y	Y	Y	Y	Y
<b>Periodical Payments</b>	Y	Y	Y	N	N	N
<b>Overdraft Available<sup>12</sup></b>	N	Y	N	N	N	N
<b>Cheque Book<sup>13</sup></b>	N	Y	Y	N	N	N



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Interest Calculation Method	
<b>Easy Access Business Plus</b>	No Interest is earned on these accounts.
<b>Trust Accounts</b>	Real Estate Trust, Solicitor Trust, Statutory Solicitors Trust. - Interest calculated daily and paid monthly. Accountant Trust - Interest calculated on minimum monthly balance and paid monthly.
<b>Star Saver</b>	Standard credit interest calculated daily and paid monthly on the last working day of the month. Transactions made to the account after 5pm NSW time on the last business day will not be included as a transaction that calendar month ie effective dated in the current month but posted in the following month, will be included in the interest calculation for the month in which they were posted. For accounts that qualify for bonus interest, this is calculated on the daily balances of the account and paid on the last working day of the month. Balances include deposits made to your account excluding any fees and interest payments.
<b>Little Star Saver</b>	Interest calculated daily and paid monthly on the last working day of the month. Transactions made to the account after 5pm NSW time on the last business day ie effective dated in the current month but posted in the following month, will be included in the interest calculation for the month in which they were posted. Balances include deposits made to your account.
<b>Term Deposit</b>	Our interest rates are dependent on the type, amount, term and date of your deposit. The interest rate applying to your deposit is stated in the Certificate of Investment and is fixed for the term of your deposit. We calculate interest daily by multiplying the balance of your deposit by the interest rate and dividing the result by the number of days in the year (365 or 366 in a leap year). For deposits exceeding 12 months, interest will be paid annually. Your interest rate will not change for the term of your deposit. 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, you will need to give us 31 days' notice and interest will be calculated at 0.10% pa on funds withdrawn. When your term ends, you have seven calendar days (we call that your 'grace period') to manage your term deposit, otherwise we'll reinvest your balance for you for the same term, at the applicable rate. During those seven calendar days, you can let us know whether you'd like to reinvest some or all your funds or close your account. You can also choose to add additional funds to be reinvested. If you do reinvest, you'll be able to choose from our available rates and terms.

Explanations	
1	Includes Offset facility feature which can be linked to select loan accounts.
2	Available for Real Estate Trust, Accountant Trust, Solicitor Trust, Statutory Solicitors Trust.
3	Account eligibility: Licenced Real Estate Agent, Certified Practising Account, Solicitor.
4	Combined Account balance capped at \$2.0 Million for business entities.
5	If you require a cash withdrawal in excess of \$10,000.00 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.
6	Subject to cleared funds being available within account.
7	Available for Visa Debit Card holders. Maximum 10 transactions per day. Transactions \$100 and over will still require PIN to authorise transaction.
8	A larger Mobile Banking limit may be available on request and with prior arrangement.
9	We may allow partial (minimum \$500) or full withdrawal at our discretion. In these instances you will need to give us 31 days' notice and an interest adjustment will apply. Refer to the Deposit Interest Rate Schedule for details.
10	All transactions are through linked transaction account. Direct credits only are available.
11	BPAY cannot be paid from a Statutory Solicitors Trust account.
12	Overdraft available for approved applicants.
13	Cheques have a 7-day clearance