



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 22 May 2020

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.

Account	Minimum Opening Deposit	Funds available at call	EFTPOS/ATM access Visa Debit or Credit Card	Internet or Telephone Banking	Direct Entry (Credit or Debit)	EPAY, BPAY, Osko & Bill paying service	Account Keeping Fee
General Savings Account - S1	\$0.00	✓	Visa Debit Only	✓	✓	✓	X
Savings Account – S2	\$0.00	✓	X	✓	✓	✓	X
Visa Classic Credit Card – S3	\$0.00	✓	Visa Credit Only	✓	✓	✓	X
Budget Savings - S4	\$0.00	✓	X	✓	✓	✓	X
Christmas Club Account S5	\$0.00	X	X	See Note 1	✓ (Credits only)	X	X
Teenagers Savings Account- S6 (13 to 18 years of age)	\$0.00	✓	Visa Debit Only	✓	✓	✓	X
7 Day Notice Account - S7	\$0.00	See Note 2	X	✓	✓	✓	X
Super Saver Account- S8 (10 to 12 years of age)	\$0.00	✓	Visa Debit Only	✓	✓	✓	X
Superannuation Fund Accounts – S9	\$0.00	✓	Visa Debit Only	✓	✓	✓	X
Term Deposits:	Tier 1 - \$500-\$9,999 Tier 2 - \$10,000-\$49,999 Tier 3 - \$50,000 and over	X See Note 3	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.