

## About this Document

This document contains important information regarding eligibility, product features and benefits, and specific terms.

<b>Everyday:</b>	Suitable for all personal customers.
<b>Everyday Basic:</b>	A low-cost basic transaction account for those who hold an eligible government concession card.*
<b>Bonus Saver:</b>	Reach your savings goals sooner by making regular contributions. Earn Bonus Interest.
<b>Access Plus:</b>	Immediate access to funds, with the benefit of a competitive interest rate.
<b>iSave Online:</b>	Online Only account with competitive interest. For customers 12 years and over; or business or community groups. Must have a linked transaction account.
<b>iSave Online Promotion:</b>	Promotional online account with competitive interest for new or returning customers. Receive a special rate for balances up to \$250,000 for the first 4 months. Must have a linked transaction account. Limit one iSave Online Promotion account per customer.

feature	benefit	account					
		Everyday	Everyday Basic	Bonus Saver	Access Plus	iSave Online	iSave Online Promotion
No minimum balance required	No need to bring along any money to get started	✓	✓	✓	✓	✓	✓
Tiered interest	Be rewarded for higher savings balances	X	X	X	✓	✓	✓ <sup>9</sup>
Credit interest calculated daily	Interest calculated on balances as they grow throughout the month	X	X	✓	✓	✓	✓
Credit interest paid monthly	Access to interest on a regular basis	X	X	✓	✓	✓	✓
Bonus interest	Be rewarded for saving	X	X	✓ <sup>1</sup>	X	X	X
Funds 'at call'	Access to your money when you want it	✓	✓	✓	✓	✓	✓
Visa debit card	Conveniently access your money online, at point of sale or via ATMs	✓	✓	X	X	X	X
Chequebook	Credit suppliers who prefer cheque as a payment method	✓	X	X	X	X	X
Unlimited deposits	Deposit as often as you like - flexibility	✓	✓	✓	✓	online only	online only
Banking app, internet banking, phone banking and SMS alerts	Convenient access to your account. Pay your bills using BPAY, transfer money, auto transfers, view account balance and transactions.	✓	✓	✓	✓	✓ <sup>2,3</sup>	✓ <sup>2,3</sup>
Direct Debit	Allows regular expenses to be paid automatically, saving time	✓	✓ <sup>8</sup>	✓	✓	X	X
Overdraft Facility Available <sup>4</sup>	Access to a pre-determined limit of credit while retaining regular transaction account functionality. Keep cash flow available.	✓	X	X	X	X	X
Protected by the Financial Claims Scheme <sup>5</sup>	Feel confident your money is safe	✓	✓	✓	✓	✓	✓
No account-keeping fees	Access as many accounts as you need without paying additional account keeping fees <sup>6</sup>	✓	✓	✓	✓	✓	✓
Free transactions included <sup>7</sup>	Save money by structuring your banking to avoid fees	✓	✓	✓	✓	✓	✓
eStatements	Contribute to environmental sustainability. Save paper and benefit from immediate access to your statement history via internet banking.	✓	✓	✓	✓	✓	✓

1. Bonus rate of interest is paid if you deposit a minimum of \$100 per calendar month and make no withdrawals. 2. BPAY not available on iSave Online. 3. Credit Only. 4. Subject to credit assessment and terms and conditions. 5. Terms and conditions apply. 6. A single membership fee or exemption applies. 7. Refer to Fees, Charges and Transaction Limits schedule. 8. Can not be overdrawn by Direct Debit. 9. iSave Online Promotion interest rate will revert back to standard iSave Online account interest rate after 4 months.

\*Everyday Basic account limited to one per customer, income must be credited to account.

Deposits held with Summerland Credit Union up to \$250,000 are protected by the Federal Government Guarantee (see us for details). This is general advice only and may not be right for you. Please read the Financial Services Guide and Privacy Information, Accounts & Access Facility Conditions of Use and Fees, Charges and Transaction Limits schedule before making decisions. A copy can be obtained online, from one of our branches, or by contacting us on 1300 802 222. Target market determination available on request at our branches.