

Interest Rate Schedule and Availability of Access Facilities

Effective 22 October 2008

Rediaccess and BusiAccess Account			
Balance	Rate % pa	Payment date and other information	
\$2,001 - \$4,999.99	0.25%	Interest is calculated daily on the entire balance at the applicable interest rate. Interest is paid quarterly on 31 March, 30 June, 30 September and 31 December.	
\$5,000 - \$9,999.99	0.50%		
\$10,000 - \$24,999.99	1.00%		
\$25,000 +	1.50%		
Special Saver Account			
Balance	Rate % pa	Payment date and other information	
\$1 - \$1,999.99	0.25%	Interest is calculated daily on the entire balance at the applicable interest rate. Interest is paid quarterly on 31 March, 30 June, 30 September and 31 December.	
\$2,000 - \$4,999.99	0.50%		
\$5,000 - \$9,999.99	0.95%		
\$10,000 - \$24,999.99	1.25%		
\$25,000 +	1.75%		
Investment Account			
Balance	Rate % pa	Payment date and other information	
\$1 - \$3,999.99	1.00%	Interest is calculated daily on the entire balance at the applicable interest rate. Interest is paid monthly on the last day of the month.	
\$4,000 - \$19,999.99	3.35%		
\$20,000 - \$49,999.99	4.25%		
\$50,000 - \$99,999.99	6.65%		
\$100,000 +	6.95%		
Mortgage Offset Account			
Balance	Rate % pa	Payment date and other information	
\$1 +	Nil	No interest will accrue on this account. The daily balance will be offset against the linked mortgage account prior to interest being calculated on the loan account.	
Term Deposits			
Minimum Deposit	\$10,000	\$2,000	Payment date and other information
Term	Rate % pa	Rate % pa	Interest is calculated daily on the entire balance for the applicable period and paid on the maturity date or 6 monthly.
3 months	6.10%	3.00%	
6 months	6.15%	3.00%	
12 months	6.25%	3.25%	
Term Deposits - Balances \$250,000 +			
For deposits over \$250,000 terms and rates are negotiable, and available on application.			

Summary of Accounts and Availability of Access Facilities

The following table outlines by Account the Access Facilities available to each Account type.

Account	Minimum balance required	Minimum Transaction Amount	Funds available at call	EFTPOS and ATM (Redicard or Visa)	Cheque Book	Internet Banking	Phone Banking	BPay	Sweep Facility	NAB Deposits	Direct Debit	Direct Credit	Periodical Payments	Statement Frequency
Rediaccess S1	\$500 Note 2	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Quarterly Note 3
Busiaccess S2	\$500 Note 2	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Quarterly Note 3
Special Saver S4	\$1	X	✓	X	X	✓	✓	✓	✓	X	✓	✓	✓	Quarterly
Investment S3	\$500	\$100	✓	X	X	✓	✓	✓	X	X	X	✓	X	Quarterly
Term Deposit	\$2,000	X	Note 1	X	X	X	X	X	X	X	X	X	X	Quarterly

Note 1

Term deposits are only available at maturity. We may allow early withdrawals at our discretion (for example, in cases of financial hardship) and early withdrawals will incur a penalty. If the Credit Union agrees to an early withdrawal, the money you withdraw early will earn 1% less of the interest rate which was originally agreed.

Note 2

The minimum balance requirement is for new accounts opened after 1 April 2008. Minimum balance for children's accounts is \$100.

Note 3

Statements are available more frequently on request.

Important Information

This document forms part of the Conditions of Use of our Accounts and Access Facility.

It should be read together with our Schedule of Fees and Charges brochure. You should read all three brochures together before first using any of our financial products.

TRANSACTION LIMITS

Transaction Type	Limit per day
Cash withdrawals over the counter	\$2,000
EFT and/or ATM withdrawals using Redicard or Visa	\$1,000
Internet Banking - Bpay and Internal transfers	\$20,000
- External transfers	\$5,000
Phone Banking – Bpay and transfers between memberships	Unlimited

CLEARANCE DAYS FOR CHEQUE DEPOSITS

Deposit	Clearance time
Cheques via mail / over counter	3 business days
Cheques deposited at NAB	5 business days
International cheques	45 business days