I-SAVER ACCOUNT

Keep your savings goals on-line

If you're after an on-line savings account that pays a high rate of interest so you can achieve your savings goals sooner; and an on-call savings account with no hidden account keeping fees. . .

Then a Holiday Coast i-Saver Account is the account for you.

Take advantage of a premium interest rate and the convenience of having your savings on call to provide you with quick, easy access to your money whenever you may need it.

ABOUT THE PRODUCT	A Holiday Coast i–Saver Account is an Internet-based account that earns your savings a premium interest rate without being locked into a term deposit or cash management account. Funds are accessible at anytime through your nominated account with Holiday Coast Credit Union or another Financial Institution.
ELIGIBILITY	To be eligible for this account, you must be registered for our Internet Banking or Telephone Banking. There are no age restrictions on this high interest savings account.
INTEREST RATE	A flexible account with tiered interest. The higher rate of interest is paid on the full balance once that tier has been reached. Interest is calculated daily and paid into the account monthly. Current interest rates applicable to this account are available by calling 1300 365 7 24, visiting www.hccu.com.au or your local branch.
MINIMUM BALANCE	No minimum balance
MAXIMUM BALANCE	Maximum balance of $1,000,000.00 unless special arrangements have been made.
TRANSACTION / ACCOUNT KEEPING FEE	There are no on-going account keeping fees or transaction fees associated with this product. Many financial institutions now charge monthly or annual administration fees on some accounts. When comparing, don't just look at the interest rate; consider the 'total cost'.
HOW TO MAKE DEPOSITS	• Direct credit of payroll or other income streams via electronic transfer • Electronic transfers from your nominated account (which may be held with Holiday Coast Credit Union or another Financial Institution)
HOW TO MAKE WITHDRAWALS	Electronic transfers via Telephone Banking or Internet Banking to your nominated account (which may be held with Holiday Coast Credit Union or another Financial Institution) ❶
STATEMENTS	Statements are issued to all members at the end of June and December at no cost, however you may choose to receive your statements more frequently (monthly or quarterly). Please note that a fee does apply to receive more frequent statements. We also provide electronic statement service for our Members. There is no charge for the Electronic Statement service.

BENEFITS THAT DELIVER	• Easy on-call access to your funds 24 hours a day • Electronically receive payments into your account • No need to maintain a minimum balance in your account • Receive a premium interest rate on your savings • Access to Insurance on Home, Contents & Motor Vehicle Insurances❷
HOW TO OPEN AN ACCOUNT	To get set up, just meet with one of our helpful staff for a few moments at any of our local branches or Service Centres or contact our Member Contact Centre on 1300 365 7 24 (8am – 6pm weekdays) and get the complete rundown on a Holiday Coast Credit Union i-Saver online savings account.
DEPOSIT SECURITY	Holiday Coast Credit Union is licensed and regulated as an Authorised Deposit-taking Institution (ADI). ADIs are regulated by the Australian Prudential Regulation Authority (APRA). To check that you're saving or investing with an ADI, check the list on the APRA website www.apra.gov.au/adi/ The Government Guarantee applies to our deposits

Eligibility criteria apply. Savings product is issued by Holiday Coast Credit Union Ltd. Conditions of Use (COU) applies and is available at our branches, at www.hccu.com.au or by calling 1300 365 7 24. We will give you a copy of the COU on application, which you should read and consider in deciding whether to use this product. The information in this Fact Sheet is correct at time of printing. Visit our website at www.hccu.com.au to view the current interest rate and fees & charges.

❶Members with nominated accounts other than Holiday Coast Credit Union can only access the funds in their i-Saver account via Internet Banking.

❷ In arranging these insurance products, Holiday Coast Credit Union Ltd, ABN 64 087 650 164 AFSL No. 240782 acts for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the relevant Product Disclosure Statement, available by calling us on 1300 365 7 24. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Ask us for more details before we provide you with any services on this product.

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