

## FIXED TERM DEPOSIT

### You're throwing away money by not having your savings someplace that pays

If you have some money that you currently don't need to use but would like to earn some great interest on it, or if you're saving hard for your first car or home deposit and would like a bit of help to get there sooner then a Fixed Term Deposit might be just the thing for you.

A Fixed Term Deposit is a safe and secure investment where you don't have to worry about any interest rate movements as you are guaranteed an agreed interest rate for the length of the term you choose, and with the range of terms at Holiday Coast Credit Union, there is likely to be a rate and term sure to suit your needs.



<b>ABOUT THE PRODUCT</b>	A Holiday Coast Fixed Term Deposit offers members a smart, safe investment option. Term deposits are lodgements of fixed amounts of money, which are paid an agreed interest rate that does not change during the agreed fixed period of time so you can be certain of the return you will receive.		
<b>ELIGIBILITY</b>	Available to all Holiday Coast Credit Union members		
<b>INTEREST RATE</b>	<ul style="list-style-type: none"> <li>Interest is paid on the principal amount, and can be paid either fortnightly, monthly, quarterly, annually or on maturity</li> <li>Various term options and deposit amount options are available so if you're a small investor or a large one you can be guaranteed a great rate on your money.</li> <li>Current interest rates are available by calling 1300 365 7 24, visiting <a href="http://www.hccu.com.au">www.hccu.com.au</a> or your local branch.</li> </ul>		
<b>TERMS &amp; INTEREST PAYMENT OPTIONS</b>	<b>Standard Terms:</b>	3, 6, 9, 12, 24 months	12 to 60 months
	<b>Interest Paid:</b>	On Maturity	Fortnightly, monthly, quarterly or annually
	Payment is via electronic transfer to your nominated Holiday Coast or external account. <sup>•</sup> Please contact your local Holiday Coast Credit Union Branch or speak to a Holiday Coast Member Contact team member 1300 365 7 24 (8am – 6pm weekdays) for more information.		
<b>MINIMUM BALANCE</b>	Minimum opening deposit amount is \$1000.00 but we do have a special Fixed Term Deposit for our junior savers (members under 21 years of age) with a reduced minimum opening deposit of \$500.00		
<b>MAXIMUM BALANCE</b>	There is no maximum balance amount.		
<b>ONGOING ACCOUNT KEEPING FEE</b>	There are no on-going account keeping 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'.		

<b>RELATIONSHIP REBATES</b>	Funds held in a Fixed Term Deposit with Holiday Coast Credit Union are included when calculating monthly relationship rebates for members. Contact us to see if you are eligible for relationship rebates.
<b>STATEMENTS</b>	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.
<b>BENEFITS THAT DELIVER</b>	<ul style="list-style-type: none"> <li>• Various options that enable members to choose a term that suits their needs and circumstances</li> <li>• Have interest directly credited to your nominated Holiday Coast or external account</li> <li>• We give you 14 days, following lodgment or renewal of a Fixed Term Deposit, if your situation changes and you need to make a change to your investment. During this time you can add to, withdraw from or change the term of your investment but this could alter the interest rate payable and maturity date.</li> <li>• Automatic reinvestment upon maturity in the same type of term deposit unless you specify otherwise</li> <li>• Certainty of knowing exactly what return you will receive on your Fixed Term Deposit</li> <li>• Penalty free withdrawal in special circumstances relating to the death or funeral expenses of a member</li> <li>• Access to Insurance on Home, Content &amp; Motor Vehicle Insurances<sup>®</sup></li> <li>• Personalised service at our many branches from Rutherford in the South to Coffs Harbour in the North, and our Member Contact Centre where we are available to take your call from 8am to 6pm weekdays</li> </ul>
<b>HOW TO OPEN AN ACCOUNT</b>	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 Fixed Term Deposit.
<b>DEPOSIT SECURITY</b>	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 <a href="http://www.apra.gov.au/adi/">www.apra.gov.au/adi/</a>  <b>The Government Guarantee applies to our deposits</b>

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](http://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 in conjunction with the Fees & Charges and Access Limits - Summary of Accounts and Availability of Access Facilities in considering 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](http://www.hccu.com.au) to view the current interest rate and fees & charges.

● Standard counter cheque and external periodic payment fees may apply.

● 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.

Holiday Coast Credit Union Ltd. ABN:64087650164. AFS & ACL No. 240782. Registered Office: 1 Commerce Street Wauchope.

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