

FIRST START SAVINGS ACCOUNT

Get started towards your savings future

Developing good savings habits is an important skill for life and at Holiday Coast Credit Union we have an everyday savings account so that young people can start learning today.

A First Start Savings Account is a great way to introduce children to the concept of money management and good saving habits. For kids to learn about managing their pocket money, for those with their first part time job or full-time students looking to save money by lowering their bank fees, the First Start Savings Account is the one to get you started.



ABOUT THE PRODUCT	A Holiday Coast First Start Savings Account is the perfect account to encourage young members to learn how to manage money and start saving. Offering value with a fair fee system, flexibility and a variety of methods to access to your money including online access, branch and ATM access.
ELIGIBILITY	Available to members 0 – 21 years of age.
INTEREST RATE	A flexible account with tiered interest. The interest is calculated daily within each tier and paid monthly. Once your savings reach \$500.00 you can transfer your funds into a Fixed Term Deposit where your money can receive an even higher rate of interest. Current interest rates applicable to this account and special Fixed Term Deposits applicable are available by calling our Member Contact Centre on 1300 365 7 24 between 8am to 6pm, visiting www.hccu.com.au or your local branch.
MINIMUM / MAXIMUM BALANCE	No minimum or maximum balance limits apply to this account
EASY ACCESS ACCOUNT FACILITIES	<ul style="list-style-type: none"> • Free Telephone and Internet Banking • Your choice of a Visa Debit Card or a RediCard Access Card ❶ With a Holiday Coast Visa Debit Card whatever you buy comes straight out of your everyday savings account, so you don't build up a credit card debt as a result of your spending. Your Credit Union Redicard is one of Australia's most widely accepted access cards and accesses only the money you have in your everyday savings account. Both cards can be used at more than 3,100 RediATMs across Australia with no interchange fee payable, at almost 800 Visa Plus ATMs worldwide and EFTPOS facilities at retailers, at any time of the day or night! • Personal Cheque Book ❷ • Electronic Bill Payments (Direct Debit & BPay via Telephone or Internet banking) • Direct Credits • Bank@Post for deposits and withdrawals available at most Australia Post outlets • Counter service at Holiday Coast Credit Union Branches and Service Centres • School banking available in some branch areas

ONGOING ACCOUNT KEEPING FEE	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'.
TRANSACTION FEES	<ul style="list-style-type: none"> • FREE - All deposits to your account • FREE - Internet and Phone Banking, Electronic Bill Payments, ATM Balance Enquiry and Visa "Credit" transactions • FREE – Aged 18 – 21 years, first 25 debits per month – excess transaction fees will apply. Aged Under 18 years, No excess transaction fees will apply (Debit transactions include: ATM, EFTPOS, Personal Cheque, Withdrawals at branch, Bank@Post). Excess transaction fees will then apply. Please refer Fees & Charges and Access Limits brochure. • Excess transaction fees are waived if the total minimum relationship in the account for the month was greater than \$5,000.00
HOW TO MAKE DEPOSITS	Direct credit of payroll or other income streams, electronic transfer, over counter at branch, Bank@Post
HOW TO MAKE WITHDRAWALS	<ul style="list-style-type: none"> • Electronic transfers via Phone or Internet Banking. Electronic Bill Payments (Direct Debit or BPay) • RediCard & Visa Card withdrawals via ATM, EFTPOS, and Bank@Post • Personal cheque and Counter cheque • Over the counter at any branch of Holiday Coast Credit Union
STATEMENTS	Statements are issued to all members in July and January. More frequent statements are available if requested, at no charge.
BENEFITS THAT DELIVER	<ul style="list-style-type: none"> • Easy on-call access to your funds • A simple fee structure that makes it possible to maintain a fee-free account when you remain within transaction limits and/or have sufficient balances to eliminate excess transaction fees • Electronically receive payments into your account • No need to maintain a minimum balance in your account • Ability to pay your bills via electronic bill payment, or by cheque • Access to Insurance on Home, Contact & Motor Vehicle Insurances ③ • 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
DEPOSIT SECURITY	<p>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/</p> <p>The Government Guarantee applies to our deposits</p>
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 First Start Savings Account.
<p>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 applicable to this product.</p> <p>① ② Age criteria applies. Subject to application and approval.</p> <p>③ 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.</p>	