

## REAL ESTATE TRUST ACCOUNT

### Trust an account designed just for Real Estate Agents

A Holiday Coast Real Estate Trust Account is the ultimate account to help agents manage the financial requirements of a real estate business.

With many rules and regulations to comply with, make it simple and take advantage of the benefits of this specially designed account.



<b>ABOUT THE PRODUCT</b>	A Holiday Coast Real Estate Trust Account is an easy access transaction account that allows real estate agents to comply with their trust account obligations. Fees and charges are debited from a nominated working account.
<b>ELIGIBILITY</b>	Available to Real Estate Agents
<b>INTEREST RATE</b>	Interest Rate determined by the Real Estate Institute of Australia. Interest is calculated daily and paid monthly.
<b>MINIMUM BALANCE</b>	No minimum balance
<b>MAXIMUM BALANCE</b>	No maximum balance amount
<b>EASY ACCESS ACCOUNT FACILITIES</b>	<p>At Holiday Coast we make banking easy and convenient by providing a variety of both electronic and face-to-face services so you can access and handle your money from almost anywhere.</p> <p>Operate your account 24 hours a day, seven days a week with either our Internet Banking or Phone Banking services</p> <p>Have your deposits electronically deposited into your Real Estate Trust Account and pay your bills electronically using BPay.</p> <ul style="list-style-type: none"> <li>• Telephone Banking</li> <li>• Internet Banking</li> <li>• Cheque Book 📄 (available upon application)</li> <li>• Electronic Bill Payments (Direct Debit &amp; BPay via Telephone or Internet banking)</li> <li>• Direct Credits</li> <li>• Counter service at Holiday Coast branches</li> </ul>
<b>ONGOING ACCOUNT KEEPING FEE</b>	<p>There is no on-going account keeping fee associated with this product.</p> <p>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'.</p>

<b>TRANSACTION FEES</b>	<ul style="list-style-type: none"> <li>• FREE - All Electronic direct credits</li> <li>• FREE - Internet Banking, Phone Banking, Electronic Bill Payments</li> <li>• Transaction Fees will be debited from a nominated working account.</li> <li>• Transaction fees apply based on Member Relationship Rewards Rebate. Please refer Fees &amp; Charges and Access Limits brochure.</li> </ul>
<b>REWARD REBATES</b>	Reward rebates apply, dependent on the total minimum relationship held in savings, term deposit and loan accounts during the month. Please refer Fees & Charges and Access Limits brochure.
<b>HOW TO MAKE DEPOSITS</b>	Direct credit of income streams, electronic transfer, over counter at branch.
<b>HOW TO MAKE WITHDRAWALS</b>	<ul style="list-style-type: none"> <li>• Electronic Bill Payments (Direct Debit or BPay)</li> <li>• Electronic transfers via Phone or Internet Banking</li> <li>• Cheque and Counter cheque</li> <li>• Over the counter at branch</li> </ul>
<b>STATEMENTS</b>	<p>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.</p> <p>We also provide electronic statement service for our Members. There is no charge for the Electronic Statement service.</p>
<b>BENEFITS THAT DELIVER</b>	<ul style="list-style-type: none"> <li>• Easy on-call access to your funds with no minimum balance to be maintained</li> <li>• A simple fee structure that makes it possible to maintain a fee-free account when you have sufficient balances to earn relationship rewards</li> <li>• Electronically receive payments into your account</li> <li>• Ability to pay your bills via electronic bill payment, or by cheque</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 contact our Member Contact Centre on 1300 365 7 24 (8am – 6pm weekdays) and get the complete rundown on a Holiday Coast Credit Union Real Estate Trust Account.
<b>SAVINGS SECURITY</b>	<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 <a href="http://www.apra.gov.au/adi/">www.apra.gov.au/adi/</a></p> <p><b>The Government Guarantee applies to our deposits</b></p>
<p>❶ Eligibility criteria apply. Terms and conditions, fees &amp; charges apply and are available on request from any branch, at <a href="http://www.hccu.com.au">www.hccu.com.au</a> or by phoning 1300 365 7 24. Savings product is issued by Holiday Coast Credit Union Ltd. ABN 64 087 650 164. AFSL 240782. Registered Office: 1 Commerce Street Wauchope. Conditions of Use (COU) applies and is available at our branches, at <a href="http://www.hccu.com.au">www.hccu.com.au</a> 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.</p> <p>The information in this Fact Sheet is correct at time of printing. Visit our website at <a href="http://www.hccu.com.au">www.hccu.com.au</a> to view the current interest rate and fees &amp; charges applicable to this product.</p> <p>Holiday Coast Credit Union Ltd. ABN 64 087 650 164. AFSL 240782. Registered Office: 1 Commerce Street Wauchope. Ph: 1300 365 7 24 (Updated: August 2010).</p>	