

PERCENTAGE PLUS ACCOUNT

Want a high return without locking your money away?

Holiday Coast Credit Union offers a comprehensive range of investment products with competitive interest rates and flexibility designed so you'll reach your savings goals at your own pace. The type of investment you choose will be based upon what your needs and goals are.

A Holiday Coast Percentage Plus Account is a perfect investment providing a competitive return on your money, but not tying you up for long periods of time so your money is always available when you need it.



So if you're looking for an account that offers access 24 hours a day with a high interest return on your dollars, but doesn't lock you in for set periods of time, then look no further – the answer is here!

ABOUT THE PRODUCT	The purpose of this account is to operate as a non-transactional account for members with larger deposits that will receive a higher interest return on their funds for short periods. Traditionally if investors wanted a high interest rate they had to lock in their money for set periods of time. With a Cash Management Account get the flexibility of a competitive interest rate without locking your money away. Your funds are available 24 hours a day so you'll have access to your money when you need it.
ELIGIBILITY	Available to all Holiday Coast Credit Union Members.
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	\$0
MAXIMUM BALANCE	No maximum balance amount
EASY ACCESS ACCOUNT FACILITIES	<ul style="list-style-type: none"> • Telephone Banking • Internet Banking • Your choice of a Visa Debit Card or a RediCard Access Card for electronic access to your funds • Personal Cheque Book (available upon application) • Electronic Bill Payments (Direct Debit & BPay via Telephone or Internet banking) • Direct Credits • Counter service at Holiday Coast Branches and Service Centres • ATM and EFTPOS access • Bank@Post
ONGOING ACCOUNT KEEPING FEE	There is 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 credits • FREE - Internet Banking, Phone Banking and Electronic Bill Payments. • FREE - First 8 debits per month (ATM, ATM Balance Enquiry, ATM Declined, EFTPOS, Personal Cheque, Withdrawals at branch, Bank@Post). <p>Excess transaction fees apply. Please refer Fees & Charges and Access Limits brochure</p>
HOW TO MAKE DEPOSITS	Direct credit of payroll or other income streams, electronic transfer, over counter at branch.
HOW TO MAKE WITHDRAWALS	<ul style="list-style-type: none"> • Electronic Bill Payments (Direct Debit or BPay) • Electronic transfers via Phone or Internet Banking • RediCard & Visa Card withdrawals via ATM, EFTPOS, Bank@Post (at most Post Offices), and Visa merchants • Personal cheque and Counter cheque • Over the counter at branch
STATEMENTS	<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>
BENEFITS THAT DELIVER	<ul style="list-style-type: none"> • Easy on-call access to your funds 24 hours a day • Receive a high interest return on your funds for a short period • Australia-wide access to your funds by using your RediCard or Visa Card via ATMs, EFTPOS, Visa Merchants, and Bank@Post • A simple fee structure that makes it possible to maintain a fee-free account when you remain within transaction limits • Electronically receive payments into your account • Ability to pay your bills via electronic bill payment, or by cheque • Access to Insurance on Home, Contents & Motor Vehicle Insurances^❶ • Personalised service at our many branches and service centres 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
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 Percentage Plus Savings Account.
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>

Eligibility criteria apply. Terms and conditions, fees & charges apply and are available on request from any branch, 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 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.

❶ 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.

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 rates and fees & charges applicable to this product. (Updated: November 2010)