

## GST MANAGEMENT ACCOUNT

### An easier way to manage your GST commitments?

A Holiday Coast GST Plus account is specifically designed to allow businesses to manage their GST commitments, leaving you more time to focus on the more important things..... your business.

Reduce the risk of non-compliance and get your money working today with an account that gives quick, convenient access 24 hours a day, 7 days a week.



<b>ABOUT THE PRODUCT</b>	A Holiday Coast GST Plus account is a Cash Management account that allows businesses to manage their GST commitments and reduce the risk of non-compliance. Have your GST commitments put aside in a separate account so you can keep an eye on your funds and reconcile your GST obligations.
<b>ELIGIBILITY</b>	Available to all Holiday Coast Credit Union Members.
<b>INTEREST RATE</b>	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 <a href="http://www.hccu.com.au">www.hccu.com.au</a> or your local branch.
<b>MINIMUM BALANCE</b>	No minimum balance
<b>MAXIMUM BALANCE</b>	No maximum balance amount
<b>EASY ACCESS ACCOUNT FACILITIES</b>	<ul style="list-style-type: none"> <li>• Telephone Banking</li> <li>• Internet Banking</li> <li>• Personal Cheque Book (available upon application)</li> <li>• Electronic Bill Payments (Direct Debit &amp; BPay via Telephone or Internet banking)</li> <li>• Direct Credits excluding Payroll credits</li> <li>• Counter service at Holiday Coast Branches and Service Centres</li> </ul>
<b>ONGOING ACCOUNT KEEPING FEE</b>	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'.
<b>TRANSACTION FEES</b>	<ul style="list-style-type: none"> <li>• FREE - All credits excluding Payroll</li> <li>• FREE - 3 debits per month (Bpay, Periodic Payment, Direct Debit or Cheque). A fee of \$10.00 per each excess withdrawal will then apply.</li> </ul>
<b>HOW TO MAKE DEPOSITS</b>	Direct credit excluding payroll, 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>• Personal cheque</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 24 hours a day 7 days a week</li> <li>• Manage your GST commitments with one easy to maintain account</li> <li>• Electronically receive payments into your account – excluding payroll credits</li> <li>• No need to maintain a minimum balance in your account</li> <li>• A simple fee structure that makes it possible to maintain a fee-free account when you remain within transaction limits</li> <li>• Access to Insurance on Home, Contact &amp; Motor Vehicle Insurances ❶</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>	<p>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 GST Management Account.</p>
<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>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>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.</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 rates 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>	