

SAVE MORE SAVINGS ACCOUNT

Save more... pay less...

The perfect account for easy every day banking

A Save More Savings Account is the perfect working account to manage your personal day-to-day finances, with easy on-call access for short-term expenses and a generous fee structure to make budgeting easier.

There is no minimum deposit required and no account-keeping fee.

Whether you're building a savings nest egg or putting money aside for regular bills, a Save More Savings Account is suited to your needs with a variety of access methods that allow you the freedom to access to your money wherever and whenever you need it.



ABOUT THE PRODUCT	A Holiday Coast Save More Savings Account is an on-call everyday savings account, with a variety of access methods to give quick, convenient access to your money 24 hours a day, 7 days a week.
ELIGIBILITY	Available to all Holiday Coast Credit Union members
INTEREST RATE	Nil
MINIMUM BALANCE	No minimum balance
MAXIMUM BALANCE	No maximum balance amount
EASY ACCESS ACCOUNT FACILITIES	<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>Make withdrawals day or night with our ATMs, or visit one of our branches, service centres or a Bank@Post outlet. 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 Save More Savings Account and pay your bills electronically using BPay. There's little need to carry cash when you have a Visa Debit Card or Redicard to make purchases.</p> <ul style="list-style-type: none"> • Telephone Banking • Internet Banking • Your choice of a Visa Debit Card (ATM, EFTPOS, Visa Purchases, Bank@Post) or a RediCard Access Card (ATM, EFTPOS, Bank@Post) • Personal Cheque Book and/or Overdraft ① (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
ONGOING ACCOUNT KEEPING FEE	<p>There is no on-going account keeping fees 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>

TRANSACTION FEES	<ul style="list-style-type: none"> • FREE - All electronic credits, branch assisted cash and cheque deposits • FREE - Internet Banking, Phone Banking, Electronic Bill Payments, Internal periodic payments, Allianz Insurance debits and Visa "Credit" purchases • FREE transaction allowance of 6 per month • Excess transaction fees and cheque item fees apply. Please refer Fees & Charges and Access Limits brochure
RELATIONSHIP REBATES	Additional FREE transactions will apply, dependent on the average daily relationship held in savings, term deposit and loan accounts during the month.
HOW TO MAKE DEPOSITS	Direct credit of payroll or other income streams, electronic transfer, over counter at branch, Bank@Post (at most Post Offices)
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 with no minimum balance to be maintained • 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 and/or have sufficient balances to earn relationship rewards • 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 Insurances² • 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
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 Save More 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. 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. ¹ Terms, conditions & eligibility criteria applies. Normal lending criteria applies. ² 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.