

## I-SAVER ACCOUNT

### Keep your savings goals on-line

If you're after an on-line savings account that pays a high rate of interest so you can achieve your savings goals sooner; and an on-call savings account with no hidden account keeping fees. . .

Then a Holiday Coast i-Saver Account is the account for you.

Take advantage of a premium interest rate and the convenience of having your savings on call to provide you with quick, easy access to your money whenever you may need it.



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| <b>ABOUT THE PRODUCT</b>                 | A Holiday Coast i-Saver Account is an Internet-based account that earns your savings a premium interest rate without being locked into a term deposit or cash management account. Funds are accessible at anytime through your nominated account with Holiday Coast Credit Union or another Financial Institution.   |
| <b>ELIGIBILITY</b>                       | To be eligible for this account, you must be registered for our Internet Banking or Telephone Banking. There are no age restrictions on this high interest savings account.  |
| <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.<br>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>                   | Maximum balance of \$1,000,000.00 unless special arrangements have been made.  |
| <b>TRANSACTION / ACCOUNT KEEPING FEE</b> | There are no on-going account keeping fees or transaction 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>HOW TO MAKE DEPOSITS</b>              | <ul style="list-style-type: none"> <li>• Direct credit of payroll or other income streams via electronic transfer</li> <li>• Electronic transfers from your nominated account (which may be held with Holiday Coast Credit Union or another Financial Institution)</li> </ul>  |
| <b>HOW TO MAKE WITHDRAWALS</b>           | Electronic transfers via Telephone Banking or Internet Banking to your nominated account (which may be held with Holiday Coast Credit Union or another Financial Institution) ❶  |
| <b>STATEMENTS</b>                        | Statements are issued to all members in July and January. More frequent statements are available if requested, at no charge.   |

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| <b>BENEFITS THAT DELIVER</b>   | <ul style="list-style-type: none"> <li>• Easy on-call access to your funds 24 hours a day</li> <li>• Electronically receive payments into your account</li> <li>• No need to maintain a minimum balance in your account</li> <li>• Receive a premium interest rate on your savings</li> <li>• Access to Insurance via Multi Policy discounts on Home, Contents &amp; Motor Vehicle Insurances<sup>②</sup></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 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 i-Saver online savings account.   |
| <b>DEPOSIT 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. Savings product is issued by Holiday Coast Credit Union Ltd. 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. 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.</p> <p>① Members with nominated accounts other than Holiday Coast Credit Union can only access the funds in their i-Saver account via Internet Banking.</p> <p>② Insurance policies have certain conditions, limitations and exclusions. Before deciding to acquire or continue to hold an insurance product(s) you should carefully read and consider the Product Disclosure Statement (s) (PDS) available from Holiday Coast Credit Union or the CUNA Mutual Group. Insurance products are issued by CUMIS Insurance Society Inc ABN 72 000 562 121 AFSL 245491. (Incorporated in Wisconsin USA. The members of the Society have no liability) trading as CUNA Mutual General Insurance and/or CUNA Mutual Life Australia Limited ABN 83 089 981 073 ASFL 245492, Level 10, 345 George Street, Sydney NSW 2000.</p> |  |

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