

## PAYROLL PLUS SAVINGS ACCOUNT

### A real time-saving convenience

Direct deposit of your Whole of Pay is the fastest, safest and most convenient way to get your wages into your savings account. No more worrying about lost cheques, waiting in line to make deposits, or delays if you are on holidays or out of town. Your money is available on the day.

When you have your Whole of Pay deposited with Holiday Coast, you open the door to great benefits and added value.



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| <b>ABOUT THE PRODUCT</b>              | A Holiday Coast Payroll Plus Account is an on-call everyday savings account, specially designed to give quick, convenient access to your money. Save more and pay less when you have your whole of pay deposited into your account.  |
| <b>ELIGIBILITY</b>                    | To be eligible for this account, the member must have their whole of pay credited to Holiday Coast Credit Union and be employed, working a minimum of 20 hours per week and not have their pay transferred to another financial institution.   |
| <b>INTEREST RATE</b>                  | Nil  |
| <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>• Your choice of a Visa Debit Card (ATM, EFTPOS, Visa Purchases, Bank@Post) or a RediCard Access Card (ATM, EFTPOS, Bank@Post)</li> <li>• Personal Cheque Book and/or Overdraft (available upon application) ❶</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 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 electronic credits, branch assisted cash and cheque deposits</li> <li>• FREE - Internet Banking, Phone Banking, Electronic Bill Payments, Internal periodic payments, Insurance debits and Visa "Credit" purchases</li> <li>• FREE transaction allowance of 6 per month</li> <li>• Excess transaction fees and cheque item fees apply. Please refer Fees &amp; Charges and Access Limits brochure.</li> </ul>  |

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| <b>RELATIONSHIP REBATES</b>   | Additional FREE transactions will apply, dependent on the average daily relationship held in savings, term deposit and loan accounts during the month.  |
| <b>HOW TO MAKE DEPOSITS</b>   | Direct credit of payroll or other income streams, electronic transfer, over counter at branch, Bank@Post (at most Post Offices)   |
| <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>• RediCard &amp; Visa Card withdrawals via ATM, EFTPOS, Bank@Post (at most Post Offices), and Visa merchants</li> <li>• Personal 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 for this service.</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</li> <li>• Australia-wide access to your funds by using your RediCard or Visa Card via ATMs, EFTPOS, Visa Merchants, and Bank@Post</li> <li>• 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</li> <li>• Electronically receive payments into your account</li> <li>• No need to maintain a minimum balance in your account</li> <li>• Ability to pay your bills via electronic bill payment, or by cheque</li> <li>• Access to Insurance on Home, Contact &amp; Motor Vehicle Insurances ②</li> <li>• Personalised service at our many branches from Maitland to Coffs Harbour, and our Member Contact Centre where you can speak to someone on the phone from 8am to 6pm weekdays</li> </ul> |
| <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>The Government Guarantee applies to our deposits</p>   |
| <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 Payroll Plus Savings Account.  |
| <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 Terms, conditions &amp; eligibility criteria applies. Normal lending criteria applies.</p> <p>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.</p> |   |