

BUSINESS ACCESS ACCOUNT

The ideal way to manage your business.

A Holiday Coast Business Access Account is an ideal account to help you manage the day-to-day finances of your business.

With lots of easy, convenient features including a cheque facility, electronic debits and credits to accept business transfers, pay bills and payroll, plus the option to apply for an overdraft.

Spend more time on your business and less on your banking with a Holiday Coast Business Access Account.



ABOUT THE PRODUCT	A Holiday Coast Business Access Account is an on-call everyday savings account for your business, designed with a variety of access methods to enable quick, convenient access to your money 24 hours a day, 7 days a week.
ELIGIBILITY	Available to all Holiday Coast Credit Union Members. A Certificate of Registration of Business Name is required for accounts opened under a specific trading name.
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 Business Access 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 including Business Banking • Your choice of a Visa Debit Card (ATM, EFTPOS, Visa Purchases, Bank@Post) or a Redicard Access Card (ATM, EFTPOS, Bank@Post) • Cheque Book and/or Overdraft ① (available upon application) • Electronic Bill Payments (Direct Debit & BPay via Telephone or Internet banking) • Direct Credits • National Bank Agency Transactions • Counter service at Holiday Coast Branches and Service Centres
REDIPOS FACILITIES	This EFTPOS facility makes it possible for your business to receive fast electronic payments for goods and services. Making it more convenient for you and your customers. (Available upon application)
ONGOING ACCOUNT KEEPING FEE	There is an on-going \$8 per month account keeping fee 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 Electronic direct credits • FREE - Internet Banking, Phone Banking, Electronic Bill Payments. • Transaction fees apply based on Member Relationship Rewards Rebate. Please refer Fees & Charges and Access Limits brochure.
REWARD REBATES	Reward rebates may apply, dependent on the total minimum 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 • 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 • Overdraft facility to assist in managing your business finances^❶ (Available upon application) • 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 • Receive EFTPOS payments for goods and services • Access to Insurance on Home, Contents & Motor Vehicle Insurances^❷ • 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 Business Access Account.
SAVINGS 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>

❶ Normal lending and eligibility criteria apply. Terms and conditions, fees & charges apply and are available on request from any branch, at www.hccu.com.au 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.

❷ 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 rate and fees & charges. (Updated: August 2009)