

Summary of Accounts and Availability of Access Facilities



MELBOURNE PO Box 7063 St Kilda Road VIC 8004
SYDNEY Locked Bag 7000 Granville NSW 2142

T 1300 855 675 **F** 1800 356 675 **E** info@firstoptioncu.com.au **W** firstoptioncu.com.au

First Option Credit Union Limited ABN 95 087 650 735
 AFSL / Australian Credit Licence no. 236 509 BSB no. 802 876

This document must be read together with the First Option Credit Union Account and Access Facility Conditions of Use, Fees and Charges schedule and Interest Rate schedule.

Account	Osko Payment* (send or receive)	Funds available at call	Cheque Book	ATM/ eftpos access via Visa or Redicard*	Internet/ Mobile/ Telephone Banking*	Direct Entry (credit or debit)	BPAY bill paying service*
ACCESS ACCOUNTS	Minimum Opening Deposit = NIL Interest calculated daily and credited monthly.						
Access Saver – S1	✓	✓	✓	✓	✓	✓	✓
Budget Saver – S4	✓	✓	✓	X	✓	✓	✓
Business Cash Hub – S55	✓	✓	✓	✓	✓	✓	✓
Mortgage Offset – S5 (#4)	✓	✓	X	✓	✓	✓	✓
Retirement Access Saver – S13 (#5)	✓	✓	✓	✓	✓	✓	✓
Smart Start Access Saver – S17 (#9)	✓	✓	X	✓	✓	✓	✓
Super Cash Hub – S45	✓	✓	✓	X	✓	✓	✓
SAVINGS ACCOUNTS	Minimum Opening Deposit = NIL Interest calculated daily and credited monthly.						
Bonus Saver – S14 (#1)	✓	✓	X	X	✓	✓ (#11)	✓
Cash Management – S15	✓	✓	X	X	✓	✓	✓
Christmas Saver – S9	✓	X (#2)	X	X	✓	✓ (#11)	X
GST/Tax Saver – S2	✓	✓	X	X	✓	✓	✓
iT Saver - S50 (#7)	✓	✓	X	X	✓	✓ (#11)	✓
Kids Bonus Saver - S16 (#6) (#10)	✓	✓	X	X	✓	✓	✓
Mortgage Secured Overdraft – S3	✓	✓	✓	✓	✓	✓	✓
Special Purpose – S6	✓	✓	X	X	✓	✓	✓
INVESTMENT ACCOUNTS	Minimum Opening Deposit.						
Term Deposits (#8)	\$500	X (#3)	X	X	X	X	X
Regular Income Term Deposits	\$25,000	X (#3)	X	X	X	X	X

<p>#1. Bonus interest is paid each month if minimum deposit of \$100 and no withdrawals per month.</p> <p>#2. Withdrawals between 1 November and 31 January each year. Early withdrawal may incur an early withdrawal penalty. Refer to First Option Fees and Charges schedule.</p> <p>#3. Withdrawal at maturity. Prior to maturity, only full redemptions are permitted and an interest rate penalty will apply to the whole amount of the deposit.</p> <p>#4. Only available to members who have an applicable Mortgage Loan.</p>	<p>#5. Available to members aged 65 and over and those holding a valid Government pension card.</p> <p>#6. Bonus interest is paid each month if minimum deposit of \$5 and no withdrawals per month.</p> <p>#7. Staff assisted withdrawals will incur a fee. Refer to First Option Fees and Charges schedule.</p>	<p>#8. For terms of 3 to 12 months, interest is paid on maturity. For terms of 24 months, interest is paid every 12 months.</p> <p>#9. Available to members aged 13 to 24 years.</p> <p>#10. Available to members under 18 years.</p> <p>#11. Credits only.</p>
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*** Standard Daily Limits**

ATM and eftpos (withdrawals)	Telephone Banking (BPAY only)	Internet Banking / Mobile Banking / Easy App (Limit includes BPAY, Osko, External Transfers and International Transfers. You must register for One Time Passwords to use International Transfers.)
\$1,000 per card	\$5,000 per member	\$250 per account - without One Time Password or \$5,000 on main transaction account - with One Time Password