



Summary Of Accounts, Availability of Access Facilities & Transaction Limits

This document is best read together with the **Southern Cross Credit Union Account & Access Facilities Conditions of Use** and the **Schedule of Fees and Charges**.

Account Name	Easy Access ¹	Business Plus	Regulated Trust Account ²	Star Saver	Term Deposits
Account Eligibility	All Customers	Business Customers	Regulated Trusts ³	All Customers	All Customers
Transaction Limits					
Minimum Balance	\$0	\$0	\$0	\$0	\$5,000
Daily - Branch Cash Withdrawals⁴	\$10,000	\$10,000	\$10,000	\$10,000	\$0
Daily - EFTPOS & ATM Combined⁵	\$1,000	\$1,000	\$0	\$0	\$0
Daily - Paywave⁶	\$400	\$400	\$0	\$0	\$0
Daily - NetBanking⁷	\$5,000	\$5,000	\$5,000	\$5,000	\$0
Available Access Facilities					
Funds Available at Call	Y	Y	Y	Y ⁹	Y ⁸
Cheque Book	N	Y	Y	N	N
eftpos/ATM access	Y	Y	N	N	N
Visa Debit Card	Y	Y	N	N	N
payWave⁶	Y	Y	N	N	N
Mobile Banking NetBanking, mobile banking app	Y	Y	Y	Y	N
Direct Debits Credit or Debit	Y	Y	N	N ⁹	N
Direct Credits	Y	Y	Y	N ⁹	N
BPAY®	Y	Y	Y ¹⁰	N	N
Branch Access	Y	Y	Y	Y	Y
Periodical Payments	Y	Y	Y	N	N
Overdraft Available¹¹	N	Y	N	N	N



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Interest Calculation Method	
Easy Access Business Plus	No Interest is earned on these accounts.
Trust Accounts	Real Estate Trust, Solicitor Trust, Statutory Solicitors Trust. - Interest calculated daily and paid monthly. Accountant Trust - Interest calculated on minimum monthly balance and paid monthly.
Star Saver	Interest calculated daily and paid monthly
Term Deposit	Our interest rates are dependent on the type, amount, term and date of your deposit. The interest rate applying to your deposit is stated in the Certificate of Investment and is fixed for the term of your deposit. We calculate interest daily by multiplying the balance of your deposit by the interest rate and dividing the result by the number of days in the year (365 or 366 in a leap year). For deposits exceeding 12 months, interest will be paid annually or at maturity. Your interest rate will not change for the term of your deposit. For Term Deposits with monthly interest your interest rate will be 0.25% below the standard rate applicable for the amount and term. Deposits of \$10,000 and over may have interest paid monthly into a savings account (minimum term 6 months and maximum term 12 months). We may allow partial (minimum \$500) or full withdrawal at our discretion. If all or part of a term deposit is withdrawn before the date of maturity, interest will be calculated at 0.1% pa on funds withdrawn.

Explanations	
1	Includes Offset facility feature which can be linked to select loan accounts.
2	Available for Real Estate Trust, Accountant Trust, Solicitor Trust, Statutory Solicitors Trust.
3	Account eligibility: Licenced Real Estate Agent, Certified Practising Account, Solicitor.
4	If you require a cash withdrawal in excess of \$2,000 you must provide 36 hours' notice to the branch where you wish to withdraw the amount. We reserve the right to limit cash withdrawals to amounts deemed reasonable by Southern Cross Credit Union.
5	Subject to cleared funds being available within account.
6	Available for Visa Debit Card holders. Maximum 10 transactions per day. Transactions \$100 and over will still require PIN to authorise transaction.
7	A larger Mobile Banking limit may be available on request and with prior arrangement.
8	We may allow partial (minimum \$500) or full withdrawal at our discretion. In these instances an interest adjustment will apply. Refer to the Deposit Interest Rate Schedule for details.
9	All transactions are through linked transaction account. No direct credits or debits available.
10	BPAY cannot be paid from a Statutory Solicitors Trust account.
11	Overdraft available for approved applicants.