

This document is best read together with the **Schedule of Fees and Charges** and **Target Market Determinations**.

Transaction Account Name	Access Account	Access Account	Mortgage Offset
Account Eligibility	All Customers	Not for Profit Only	All Mortgage Customers
Transaction Limits			
Minimum Balance	\$0	\$0	\$0
Daily - Branch Cash Withdrawals³	\$10,000	\$10,000	\$10,000
Daily - ATM ⁴	\$2,000	\$2,000	\$2,000
Daily – Paywave⁵	\$400	\$400	\$400
Daily NetBanking Limits⁶			
BPAY[®]	No Limit	No Limit	No Limit
Internal Transfers	No Limit	No Limit	No Limit
External Credit Transfers	\$5,000	\$5,000	\$5,000
Osko[®] (PayID[®] /Fast Payments)	\$5,000	\$5,000	\$5,000
International Transfer	\$5,000	\$5,000	\$5,000
Available Access Facilities			
Funds Available at Call	Y	Y	Y
Cheque Book⁸	Y	Y	N
ATM access	Y	Y	Y
Visa Debit Card	Y	Y	Y
payWave⁵	Y	Y	Y
Mobile Banking (NetBanking, SCCU App)	Y	Y	Y
Osko[®] (PayID[®]/ Fast Payments)	Y	Y	Y
Direct Debits	Y	Y	Y
Direct Credits	Y	Y	Y
BPAY[®]	Y	Y	Y
Branch Access	Y	Y	Y
Periodical Payments	Y	Y	Y
Overdraft Available⁷	Y	N	N

Savings Account Name	Dream Saver	Netsaver Online Savings	Kool Kids Club ¹	Bonus Online Saver
Account Eligibility	All Customers	A Linked Account	Up to 12 Years	All Customers
Transaction Limits				
Minimum Balance	\$0	\$0	\$0	\$0
Daily - Branch Cash Withdrawals²	\$10,000	\$0	\$10,000	\$10,000
Daily - ATM³	\$0	\$0	\$0	\$0
Daily – Paywave⁴	\$0	\$0	\$0	\$0
Daily NetBanking Limits⁵				
BPAY[®]	No Limit	No Limit	\$0	No Limit
Internal Transfers	No Limit	No Limit	No Limit	No Limit
External Credit Transfers	\$5,000	\$5,000	\$0	\$5,000
Osko[®] (PayID[®]/Fast Payments)	\$5,000	\$5,000	\$0	\$5,000
International Transfer	\$5,000	\$5,000	\$0	\$5,000
Available Access Facilities				
Funds Available at Call	Y	Y	N	Y
ATM access	N	N	N	N
Visa Debit Card	N	N	N	N
payWave⁴	N	N	N	N
Mobile Banking (NetBanking, SCCU App)	Y	Y	N	Y
Direct Debits	Y	Y	N	N
Direct Credits	Y	Y	Y	Y
BPAY[®]	Y	Y	N	Y
Osko[®] (PayID[®]/ Fast Payments)	Y	Y	N	Y
Branch Access	Y	N	Y	Y
Periodical Payments	Y	Y	N	Y
Overdraft Available⁶	N	N	N	N
Cheque Book⁷	N	N	N	N

Interest Calculation Method	
Access Accounts	No Interest is earned on these accounts.
Mortgage Offset	No direct interest is payable on this account however the daily credit balance is offset against the linked mortgage account, resulting in an interest reduction in debit interest charged to the loan.
Dream Saver NetSaver Online Kool Kids Club	Interest calculated daily and paid monthly.

Explanations	
1	Can be opened in child/children's name with Parent/Guardian/s as Authority to Operate (ATO), or in Parent/Guardian/s name in trust for child/children.
2	If you require a cash withdrawal in excess of \$10,000 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.
3	Subject to cleared funds being available within account.
4	Available for Visa Debit Card holders. Maximum 10 transactions per day up to daily limit. Further transactions can be made via your card by inserting the card and entering your pin. Transactions \$100 and over will still require PIN to authorise transaction.
5	Larger NetBanking transaction limits may be available on request and with prior arrangement.
6	Overdraft available for approved applicants.
7	Cheques have a 10-day clearance.