

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

Account Name	Easy Access ¹ Easy Access 50+	Business Plus	Regulated Trust Account ²	Star Saver Business Star Saver Star Saver CMA	Term Deposits Business Term Deposit	Little Star Saver
Account Eligibility	Easy Access - All Customers aged 14 years and over Easy Access 50+ - Only for customers aged 50 or over	Business Customers	Regulated Trusts ³	All Customers Business Customers Solicitors	All Customers Business Customers	Aged 14 and under
Transaction Limits						
Minimum Balance	\$0	\$0	\$0	\$0	\$5,000	\$0
Maximum Balance	NA	capped ⁴	NA	capped ⁴	capped ⁴	NA
Daily - Branch Cash Withdrawals⁵	\$10,000	\$10,000	\$10,000	\$10,000	\$0	\$10,000
Daily - ATM⁶	\$2,000	\$2,000	\$0	\$0	\$0	\$0
Daily – Paywave⁷	\$400	\$400	\$0	\$0	\$0	\$0
Daily NetBanking Limits⁸						
BPAY[®]	No Limit	No Limit	No Limit	No Limit	\$0	No Limit
Internal Transfers	No Limit	No Limit	No Limit	No Limit	\$0	No Limit
External Credit Transfers	\$5,000	\$5,000	\$5,000	\$5,000	\$0	\$5,000
Osko[®] (PayID[®]/Fast Payments)	\$5,000	\$5,000	\$5,000	\$5,000	\$0	\$5,000
International Transfer	\$5,000	\$5,000	\$5,000	\$5,000	\$0	\$5,000
Available Access Facilities						
Funds Available at Call	Y	Y	Y	Y ¹⁰	Y ⁹	Y
ATM access	Y	Y	N	N	N	N
Visa Debit Card	Y	Y	N	N	N	N
payWave⁷	Y	Y	N	N	N	N
Mobile Banking (NetBanking, SCCU App)	Y	Y	Y	Y	N	Y
Direct Debits	Y	Y	N	N ¹⁰	N	Y
Direct Credits	Y	Y	Y	Y ¹⁰	N	Y
BPAY[®]	Y	Y	Y ¹¹	N	N	N

Osko® (PayID®/ Fast Payments)	Y	Y	Y	N	N	Y
PayTo	Y	Y	Y	N	N	Y
Branch Access	Y	Y	Y	Y	Y	Y
Periodical Payments	Y	Y	Y	N	N	N
Overdraft Available¹²	N	Y	N	N	N	N
Cheque Book¹³	N	Y	Y	N	N	N

Interest Calculation Method

Easy Access Business Plus	No Interest is earned on these accounts.
Easy Access 50+	Interest rates are tiered based on balance bands. The credit interest is paid on the portion of the balance that falls within each balance band. Interest calculated daily and paid monthly on the last working day of the month. Transactions made to or from the account after 5pm NSW time on the last business day i.e. effective dated in the current month but posted in the following month, will be included in the interest calculation for the month in which they were posted. Balances include deposits made to your account.
Trust Accounts	Solicitor Trust, Statutory Solicitors Trust - Interest calculated daily and paid monthly. Accountant Trust - Interest calculated on minimum monthly balance and paid monthly.
Star Saver Business Star Saver Star Saver CMA	Standard credit interest calculated daily and paid monthly on the last business day of the month. Transactions made to or from the account after 5pm NSW time on the last business day will not be included as a transaction that calendar month i.e. effective dated in the current month but posted in the following month, will be included in the interest calculation for the month in which they were posted. For accounts that qualify for bonus interest, this is calculated on the daily balances of the account and paid on the last working day of the month. Deposits must be made by 5pm NSW time on the last business day of the month for the transaction to be included in the monthly deposit total. Interest payments cannot form part of the required minimum monthly deposit to qualify for the additional bonus interest.
Little Star Saver	Interest calculated daily and paid monthly on the last business day of the month. Transactions made to or from the account after 5pm NSW time on the last business day i.e. effective dated in the current month but posted in the following month, will be included in the interest calculation for the month in which they were posted. Where no withdrawals were made in the calendar month the account will qualify for the bonus interest payable.
Term Deposit Business 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. Your interest rate will not change for the term of your deposit. 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, you will need to give us 31 days' notice and interest will be calculated at 0.10% pa on funds withdrawn. When your term ends, you have seven calendar days (we call that your 'grace period') to manage your term deposit, otherwise we'll reinvest your balance for you for the same term, at the applicable rate. During those seven calendar days, you can let us know whether you'd like to reinvest some or all your funds or close your account. You can also choose to add additional funds to be reinvested. If you do reinvest, you'll be able to choose from our available rates and terms.

Explanations	
1	Includes Offset facility features only on Easy Access Account (Not available on Easy Access 50+ option) which can be linked to select loan accounts. A customer can have up to eight offset accounts.
2	Available for Accountant Trust, Solicitor Trust, Statutory Solicitors Trust.
3	Account eligibility: Certified Practising Accountant, Solicitor.
4	Combined Account balance capped at \$2.0 Million for business entities.
5	If you require a cash withdrawal in excess of \$10,000.00 you must provide 5 business days' notice. We reserve the right to limit cash withdrawals to amounts deemed reasonable by Southern Cross Credit Union.
6	Subject to cleared funds being available within account.
7	Available for Visa Debit Card holders. Maximum 10 transactions per day up to daily limit. Transactions \$100 and over will still require PIN to authorise transaction.
8	Larger NetBanking Transaction limits may be available on request and with prior arrangement.
9	We may allow partial (minimum \$500) or full withdrawal at our discretion. In these instances, you will need to give us 31 days' notice, and an interest adjustment and an administration fee will apply. Refer to the Deposit Interest Rate Schedule for details.
10	All transactions are through linked transaction account. Direct credits only are available.
11	BPAY cannot be paid from a Statutory Solicitors Trust account.
12	Overdraft available for approved applicants.
13	Cheques have a 13-day clearance.