

Summary of Accounts & Availability of Access Facilities

Date of Preparation: 1 July 2013

This document must be read together with the Coastline Credit Union Account & Access Facility brochure and the Fees & Charges & Transaction Limits brochure. Together these booklets form the Conditions of Use for the Coastline Credit Union Account & Access Facility.

Account	Minimum Opening Deposit	Funds available at call	Interest See Note 1 for information on interest Types stated in this column	Cheque Book	EFTPOS/ATM access Visa Credit, Visa Debit or Cuecard	Home Banking via Internet or Telephone	Direct Entry (Credit or Debit)	BPAY Bill paying service
<i>Visa Debit – S4</i>	\$1.00	✓	Type A	x	✓ Visa Debit card	✓	✓	✓
<i>Coastline Community Support – S10</i> <i>Non-profit, charitable organisations & clubs</i>	\$1.00	✓	Type A	✓	✓ Cuecard See Note 2	✓	✓	✓
<i>Bonus Reward Saver – S25</i>	\$500.00	✓ See Note 4	Type B See Note 3	x	x	✓	✓	✓
<i>Coastline Access – S30</i>	\$1.00	✓	Type A	✓	✓ Visa Debit or Cuecard	✓	✓	✓
<i>Pay As You Go – S40</i>	\$1.00	✓	Type A	✓	✓ Visa Debit or Cuecard	✓	✓	✓
<i>eSaver – S35</i>	\$1.00	✓ See Note 5	Type B See Note 7	x	x	✓	✓	✓
<i>Christmas Club – S15</i>	\$1.00	✓	Type A	x	x	✓	✓ Credit Only	x
<i>Coastline Business Access – S7</i>	\$1.00	✓	Type A	✓	✓ Cuecard	✓	✓	✓
<i>Coastline Business Access Plus– S37</i>	\$1.00	✓	Type A	✓	✓ Visa Credit Card	✓	✓	✓
<i>Visa Credit & Rewards Program – S38</i>	\$1.00	✓	Type D	x	✓ Visa Credit Card	✓	✓	✓

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Gold Benefits – S50	\$1.00	✓	Type B	✓	✓ Visa Debit or Cuecard	✓	✓	✓
Budget Saver – S97	\$1.00	✓	Type D	x	x	✓	✓	✓
Home Equity – S8	Overdraft Facility – Minimum \$50,000	✓	Type D	✓	✓ Visa Debit	✓	✓	✓
Mortgage Offset – S82	\$1.00	✓	Type D See Note 8	✓	✓ Visa Debit	✓	✓	✓
Term Deposits	\$5,000.00	See Note 6	Type C	x	x	x	x	x

Note 1: Interest calculations & when interest is credited
Type A: calculated on minimum monthly balances, credited at month end
Type B: calculated on daily balances, credited at month end
Type C: calculated on daily balances, credited at maturity or, if earlier; other than on maturity, interest may be credited to your access account
Type D: no credit interest payable

Note 2: Only available if the account holders nominate one person to operate.

Note 3: If balance falls below \$500, monthly fee applies and interest is not paid

Note 4: If one withdrawal is made in the month, no bonus interest is paid in that month. If more than one withdrawal is made in the month, no bonus interest is paid in that month and a fee applies to each withdrawal; please refer to our Fees & Charges & Transaction Limits booklet.

Note 5: No cash or cheque deposits or withdrawals, all deposits and withdrawals must be made electronically

Note 6: Withdrawable at maturity. We may allow early withdrawals in our absolute discretion eg, in cases of hardship or special need. We may also reduce the interest to nil. On maturity, we will automatically re-invest your term deposit in the same type of term deposit as you originally chose, unless you have told us otherwise. Normally we will ask you, when making your term deposit, what you want to happen on maturity.

Note 7: Bonus Rate paid on the last day of the month if at least one deposit of \$500 and no withdrawals made in the calendar month.

Note 8: A minimum balance of \$1 must be maintained otherwise no amount is offset against the Minimiser Home Loan. The offset only applies if the Mortgage Offset account and the loan account are in the same names. Our acceptance of your application to open a Mortgage Loan Offset Account operates as a variation of the method of calculation of interest under your home loan contract as follows:

- a) When calculating interest on your home loan, the unpaid balance used for the calculation of interest will be reduced by the Offset Balance
- b) We calculate the Offset Balance by multiplying the balance of your Mortgage Loan Offset Account, at the end of the day, by the offset rate. The offset rate is the current Minimiser Home Loan rate.