

Summary of Accounts & Availability of Access

Facilities Date of Preparation: 5 August 2019

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
<i>Visa Debit – S4</i>	\$1.00	✓	Type A	✗	✓ Visa Debit card	✓	✓	✓
<i>Cubs Access – S5</i>	\$1.00	✓	Type A	✗	✗	✓	Direct Credit only	✗
<i>Kickstart Access – S6</i>	\$1.00	✓	Type A	✗	✓ Visa Debit card or Cuecard	✓	✓	✓
<i>Bonus Reward Saver – S25</i>	\$1.00	✓ See Note 3	Type B	✗	✗	✓	✓	✓
<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 4	Type B See Note 6	✗	✗	✓	✓	✓
<i>eXtreme Saver – S55</i>	\$1.00	✓	Type B See Note 7	✗	✗	✓	✓	✓
<i>Coastline Business Access – S7</i>	\$1.00	✓	Type A	✓	✓ Visa Debit or Cuecard	✓	✓	✓
<i>Coastline Business Access Plus – S37</i>	\$1.00	✓	Type A	✓	✓ Visa Credit Card	✓	✓	✓

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
Visa Credit & Rewards Program – S38	\$1.00	✓	Type D	✗	✓ Visa Credit Card	✓	✓	✓
Gold Benefits – S50	\$1.00	✓	Type B	✓	✓ Visa Debit or Cuecard	✓	✓	✓
Home Equity – S8	Overdraft Facility – Minimum \$50,000	✓	Type D	✓	✓ Visa Debit	✓	✓	✓
Mortgage Offset – S82	\$1.00	✓	Type D See Note 8	✓	✓ Visa Debit	✓	✓	✓
Christmas Club – S15	\$1.00	✓	Type A	✗	✗	✓	✓ Credit Only	✗
Cubs & Kickstart Fixed Term Deposits	\$500	See Note 5	Type C	✗	✗	✗	✗	✗
Term Deposits	\$5,000.00	See Note 5	Type C	✗	✗	✗	✗	✗

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 one withdrawal is made in the month, no bonus interest is paid in that month.

Note 4: No cash or cheque deposits or withdrawals, all deposits and withdrawals must be made electronically.

Note 5: Withdrawable at maturity. We may allow early withdrawals 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 6: 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 7: Once the promotional period ends, accounts will earn the base rate applicable at that time.

Note 8: The Mortgage Offset Account can only be used if the account holder and borrower are the same person or persons.

No interest will accrue to your account even when the balance falls below the required minimum balance or the loan is repaid.

We will send you an account statement 6 monthly.

Our acceptance of your application to open a Mortgage 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 outstanding balance of the loan account 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 Offset Account, at the end of the day, by the offset rate.

We may vary the offset rate at any time by giving you 20 days prior notice.

We may give you notice by any method specified in the Customer Owned Banking Code of Practice.

The offset rate is #the current Minimiser Home Loan Rate.