

This document must be read together with Coastline Credit Union Account & Access Facility and the Fees & Charges and Transaction Limits brochures.

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	Cheque Book	EFTPOS/ATM Access Visa Credit/ Debit or Cuecard	Internet or Telephone Banking	Direct Credit or Debit	BPAY
S3 – High Saver	\$1.00	✓	Type B See Note 7	✗	✗	✓	✓	✓
S4 - Visa Debit	\$1.00	✓	Type A	✗	Visa Debit	✓	✓	✓
S5 – Cubs Access	\$1.00	✓	Type A	✗	✗	✓	Direct Credit	✗
S6 – Kickstart Access	\$1.00	✓	Type A	✗	Visa Debit & Cuecard	✓	✓	✓
S7 – Business Access	\$1.00	✓	Type A	✓	Visa Debit & Cuecard	✓	✓	✓
S8 – Home Equity Access	Overdraft Facility \$50,000	✓	Type D	✓	Visa Debit	✓	✓	✓
S10 – Community Support	\$1.00	✓	Type A	✓	✓	✓	✓	✓
S15 – Christmas Club	\$1.00	✓	Type A	✗	✗	✓	Direct Credit	✗
S25 - Bonus Reward Saver	\$1.00	See Note 3	Type B	✗	✗	✓	✓	✓
S30 – Coastline Access	\$1.00	✓	Type A	✓	Visa Debit (16 years and over) & Cuecard	✓	✓	✓
S35 - eSaver	\$1.00	See Note 4	Type B See Note 6	✗	✗	✓	✓	✓
S37 – Business Access Plus	\$1.00	✓	Type A	✓	Visa Credit	✓	✓	✓
S38 – Visa Credit & Rewarder	\$1.00	✓	Type D	✗	Visa Credit	✓	✓	✓
S40 – Pay As You Go	\$1.00	✓	Type A	✓	Visa Debit (16 years and over) & Cuecard	✓	✓	✓

Account	Minimum Opening Deposit	Funds available at call	Interest See note 1 for information on interest types stated	Cheque Book	EFTPOS/ATM Access Visa Credit, Visa Debit or Cuecard	Internet or Telephone Banking	Direct Credit or Debit	BPAY
S50 – Gold Benefits	\$1.00	✓	Type B	✓	Visa Debit & Cuecard	✓	✓	✓
S55 – eXtreme Saver	\$1.00	✓	Type B See Note 7	✗	✗	✓	✓	✓
S82 – Mortgage Offset	\$1.00	✓	Type D See Note 8	✓	Visa Debit	✓	✓	✓
Fixed Term Deposits	\$5,000	See Note 5	Type C	✗	✗	✗	✗	✗
Cubs & Kickstart Fixed Term Deposit	\$500	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:

- 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
- 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.