

## Summary of Accounts & Availability of Access Facilities

Current as at: 1st February 2018

This document must be read together with the GMCU Account & Access Facility Conditions of Use and the Schedule of Fees & Charges.

	Transaction Accounts					Savings Accounts					Investment Accounts	
	Personal Account (S1)	Reward Account (S8)	55Plus Account (S3)	Business Account (S2)	Community Account (S6)	Christmas Club Account (S4)	iSave Account (S5)	Mortgage Offset Account (S7)	Bonus Saver Account (S10)	Cash Management Account (S15)	Fixed Term Deposit	Monthly Income Term Deposit
Account Eligibility	Personal Members	Personal Members	Members 55 years and above not working full time	Business Members	Eligible community bodies <sup>(1)</sup>	All Members	All Members <sup>(2)</sup>	Members with an eligible home loan <sup>(13)</sup>	All Members	All Members	All Members	All Members
<b>Daily Transaction Limits</b>												
Minimum opening balance	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$10,000	\$100	\$3,000
Internet External Transactions <sup>(3)</sup>	\$500	\$500	\$500	\$500	\$500	\$500	n/a	\$500	\$500	\$500	n/a	n/a
Internet International Transactions <sup>(3)</sup>	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	n/a	\$2,500	\$2,500	\$2,500	n/a	n/a
ATM	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Available Access Facilities</b>												
Funds available at call	✓	✓	✓	✓	✓	✓ <sup>(4)</sup>	✓	✓	✓	✓	✓ <sup>(5)</sup>	✓ <sup>(5)</sup>
Branch Access	✓	✓	✓	✓	✓	✓	x	✓	✓	✓	✓	✓
VISA Card	✓	✓	✓	✓	✓	x	x	x	x	x	x	x
Internet Banking	✓	✓	✓	✓	✓	✓ <sup>(6)</sup>	✓ <sup>(7)</sup>	✓	✓	✓	✓ <sup>(8)</sup>	✓ <sup>(8)</sup>
Telephone Banking	✓	✓	✓	✓	✓	✓ <sup>(8)</sup>	x	✓	✓	✓	✓ <sup>(8)</sup>	✓ <sup>(8)</sup>
Member Cheques	✓	✓	✓	✓	✓	x	x	x	x	x	x	x
Direct Entry Credits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
Direct Entry Debits	✓	✓	✓	✓	✓	x	x	✓	✓	✓	x	x
Periodical Payments	✓	✓	✓	✓	✓	x	x	✓	✓	✓	x	x
Quick Debits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
Payroll Allocation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
BPAY	✓	✓	✓	✓	✓	x	x	✓	✓	✓	x	x
<b>Interest</b>												
Interest Calculation	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
Interest Method	Tiered <sup>(9)</sup>	Tiered <sup>(9)</sup>	Tiered <sup>(9)</sup>	Tiered <sup>(9)</sup>	Tiered <sup>(9)</sup>	Flat Rate	Flat Rate <sup>(10)</sup>	Offset to loan interest <sup>(13)</sup>	Tiered <sup>(9)(11)</sup>	Tiered <sup>(9)</sup>	Fixed	Fixed
Interest Payment Frequency	Last day of March	Last day of March	Last day of March	Last day of March	Last day of March	15 November	Last day monthly		Last day monthly	Last day monthly	Last day monthly	Maturity <sup>(12)</sup>

### Notes

- 1 Community Account (S6) is only available to community organisations that have a formal documented structure; Incorporated clubs; charitable organisations; sporting clubs; schools; recognised religions; community groups, and; non-profit organisations. Approval of applicants is at discretion of the GMCU.
- 2 iSave Account must have a linked GMCU transaction account (the “eligible GMCU account”) in identical name(s).
- 3 A higher limit is available by application for members who have registered to receive SMS One Time Passwords.
- 4 Funds will be disbursed by 15 November annually. You may nominate one of the following annual disbursement instructions;
  - transfer funds into another GMCU account; or
  - retain funds in the Christmas Club Account (S4), and withdraw the funds using Internet Banking until 31 December.If you do not nominate an annual disbursement instruction, your funds will be retained in the Christmas Club Account (S4).
- 5 If you withdraw all or part of your deposit before maturity, the amount you withdraw early will be subject to a reduced return. Details of the Early Withdrawal Interest Adjustment are available in the Schedule of Fees and Charges. The rate for the remaining deposit will be adjusted to the appropriate rate for that amount applicable on the date of lodgement.
- 6 Funds transfer is only available between 15 November and 31 December.
- 7 Only available to transfer funds to your eligible GMCU account.
- 8 Access is for enquiry only.
- 9 Balance in each tier earns the rate for that tier.
- 10 An Introductory Interest Rate offer may be available from time to time. Such offers will only apply to new iSave Accounts opened during the offer period. The Introductory Interest Rate will apply in addition to the standard interest rate and will apply from the date the account is opened and for the time specified within the offer. Each offer may also be subject to further qualifying criteria, such as minimum amount, which will be specified at the time of the offer. A New Money Interest Rate offer may be available from time to time. The New Money Interest Rate will apply in addition to the standard interest rate to funds deposited during the offer period from the day of the deposit and for the time specified within the offer. The amount eligible to earn the New Money Interest Rate will reduce when withdrawals are made so that only the portion of balance that exceeds the balance on the first day of the offer will be eligible. Each offer may also be subject to further qualifying criteria, such as minimum amount, which will be specified at the time of the offer.
- 11 To qualify for monthly bonus interest you need to deposit at least \$20, and make no withdrawal (including electronic debits). Qualifying period ends on the last business day of each month.
- 12 Two year Term Deposits receive interest annually and at maturity.
- 13 Eligible Home Loans limited to types: L4, L23, L64, L71, L78, L80, L81, L83 and L84 in the same name as the Mortgage Offset Account. Activating the account operates as a variation to your loan contract – refer to the Mortgage Offset Account Conditions of Use for details of how the offset works. Interest is not payable on this account, even if the credit balance exceeds the loan balance.

Interest Rates are available from [www.gmcu.com.au](http://www.gmcu.com.au) or ask at your local branch.