

Summary of Accounts & Availability of Access Facilities



Current as at 1 August 2026.

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 | | |
|---|-------------------------|--|------------------------------------|--|-------------------------|---------------------------|----------------------|--------------------------|--------------------------|-----------------------|-----------------------------|-----------------------------|------------------|
| | My Everyday (S1) | My Offset (S7) | Everyday Start (S20) | My Freedom (S3) | My Business (S2) | Our Community (S6) | Christmas Saver (S4) | Online Saver (S5) | Advantage Saver (S10) | Cash Manager (S15) | Fixed Term Deposit | Monthly Income Term Deposit | |
| Account Eligibility | Personal Members | Members with an eligible home loan ⁽¹¹⁾ | Under 30 years old ⁽¹²⁾ | Members 55 years and above not working full time | Business Members | Eligible community bodies | All Members | All Members | All Members | All Members | All Members ⁽¹⁴⁾ | All Members ⁽¹⁴⁾ | |
| Daily Transaction Limits | | | | | | | | | | | | | |
| Minimum opening balance | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$1 | \$10,000 | \$100 | \$3,000 |
| Minimum External Transactions ⁽²⁾ | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | n/a | n/a |
| Minimum International Transactions ⁽²⁾ | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | \$500 | n/a | n/a |
| ATM | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Available Access Facilities | | | | | | | | | | | | | |
| Funds available at call | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ ⁽³⁾ | ✓ | ✓ | ✓ | ✓ | x ⁽⁴⁾ | x ⁽⁴⁾ |
| Branch Access | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| VISA Card | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | x | x | x | x | x | x | x |
| Internet Banking | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ ⁽⁵⁾ | ✓ | ✓ | ✓ | ✓ | ✓ ⁽⁶⁾ | ✓ ⁽⁶⁾ |
| Direct Entry Credits | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | x | x |
| Direct Entry Debits | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | x | x | ✓ | ✓ | ✓ | x | x |
| Periodical Payments | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | x | x |
| Quick Debits | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | x | x |
| Payroll Allocation | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | x | x |
| BPAY® and Osko® | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | x | x |
| Interest | | | | | | | | | | | | | |
| Interest Calculation ⁽¹⁵⁾ | Minimum Monthly Balance | Daily 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 ⁽⁷⁾ | Offset to loan interest ⁽¹¹⁾ | Tiered ⁽⁷⁾ | Tiered ⁽⁷⁾ | Tiered ⁽⁷⁾ | Tiered ⁽⁷⁾ | Flat Rate | Flat Rate ⁽⁸⁾ | Tiered ⁽⁷⁾⁽⁹⁾ | Tiered ⁽⁷⁾ | 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 | At Maturity ⁽¹⁰⁾ | First day monthly | |

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Notes

1. Our Community (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 GMCU.
2. You can update your daily transaction limit through Internet Banking to a maximum of \$5,000 per transaction type. If you require a higher limit, please contact us for assistance.
3. 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 Saver (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 Saver (S4).

4. If funds are withdrawn early, 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.
5. Christmas Saver (S4) funds transfer is available between 15 November and 31 December.
6. Access is for enquiry only.
7. Balance in each tier earns the rate for that tier.

8. An Introductory Interest Rate offer may be available from time to time. Such offers will only apply to new Online Saver (S5) 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.
9. 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.
10. Two year Term Deposits receive interest annually and at maturity.
11. Eligible Home Loans limited to types: L4, L7, L23, L64, L71, L78, L80, L81, L83 and L84 in the same name as the My Offset. 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.
12. The S20 account may only be opened Online for members who are 18 years old and under 30 years of age. If you are under the age of 18 you can open this account in one of our branches.
13. Interest is calculated on the balance of your account as at 5pm Victorian time.
14. On maturity, unless you instruct otherwise, we will automatically re-invest your term deposit in the same or most similar type of term deposit available at the time, at our standard interest rate then payable on term deposits of that amount and term.

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