

*This document must be read together with the Account & Access Facility;
Relationship Rewards Schedule and Interest Rate Schedule documents.
Together these documents form the Terms and Conditions Statement for the
Broken Hill Community Credit Union Account & Access Facility.*

Summary of Accounts

Effective 1st October 2014

How to contact us

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The Broken Hill Community Credit Union
ABN: 12 087 650 762 AFSL: 238020

Summary of Accounts

Effective: 1st October 2014

Account	Minimum opening deposit	Funds available at call	Interest calculation	Interest paid	Internet/Mobile banking Phone/SMS banking	EFTPOS & ATM access	Staff assisted transaction	Cheque book facility	Direct entry credit/debit	BPAY [®]
Transaction Accounts										
Transaction Account (S1)	\$1	√	Note 1	End of month	√	√	√	√	√	√
Passbook Account (S11)	\$1	√	Minimum monthly balance	End of month	√	-	√	-	√	√
Savings Accounts										
Monthly Managed (S10)	\$1,000	Note 2	Daily balance	End of month	Enquiry only	-	√	-	Credits only	-
eCall Account (S12)	\$1	√	Daily balance	End of month	√	-	-	-	Credits only	-
Santa Saver (s21)	\$1	Note 3	Daily balance	End of month	Enquiry only	-	√	-	Credits only	-
Investment Accounts										
Term Deposit	\$1,000	Note 4	Daily balance	Note 5	Enquiry only	-	√	-	-	-

Please note: sales of the following products are no longer available

Transaction Accounts (S2,S3,S4, S5,S6,S8,S9)	\$1	√	Minimum monthly balance	End of month	√	√	√	-	√	√
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Notes:

Note 1: Interest is calculated on the minimum monthly balance, except where a cheque facility is attached to the account in which case the interest rate is nil.

Note 2: 30 days notice of withdrawal required with funds transferred to your nominated account. Withdrawals without notice are permitted, however an Early Redemption Fee will apply: please refer to our Fees & Charges Schedule, located within the Relationship Rewards schedule.

Note 3: Funds are generally not available until 1st December each year. Withdrawals prior to this date are permitted however an Early Redemption Fee will apply: please refer to our Fees & Charges Schedule, located within our Relationship Rewards schedule.

Note 4: Funds may not be withdrawn within the first two years of the term, or until maturity – except in our absolute discretion. The withdrawal of funds after two years of lodgement is available on the provision of seven days notice of intention to withdraw. Minimum withdrawal \$1,000. All early withdrawals, in part or total, will be subject to a penalty interest rate, 30% reduction in interest accrued or paid to date of withdrawal request applied to the total deposit amount. Where interim interest has already been paid (see Note 4), the difference between the interest you have received and the interest you are entitled to (after the interest rate penalty) will be deducted from your term deposit. If the remaining balance after the withdrawal is below the minimum amount required for that interest tier then the interest rate will be adjusted to the rate that was applicable for the amount at the time of the initial lodgement. Where the minimum balance has not been maintained, full redemption will be required. On maturity, we will automatically re-invest your deposit in the same (if available) or similar type of deposit unless you have instructed us otherwise.

Note 5: Interest is paid on maturity for all term deposits except the I2, which is paid monthly.