

Summary of Accounts & Availability of Access Facilities

Terms and Conditions Statement

**This Terms and Conditions Statement is effective from
1st December 2007**

This document must be read together with the following brochures:

- **Account & Access Facility; and**
- **Fees and Charges & Transaction Limits.**

**Together these brochures form the Terms and Conditions Statement for the
Queenslanders Credit Union Account & Access Facility.**

Summary of Accounts & Availability of Access Facilities

Account	Minimum Opening Deposit	Funds Available at call	Interest Calculation	When Interest Paid	Cheque Book	EFTPOS / ATM access Visa Debit Card or Redicard / Redicard PLUS	Home Banking via Internet or Phone	Direct Entry (Credit or Debit)	BPAY Bill paying service	SMS Banking
S1 Savings Account	\$1	✓	Interest calculated on the daily credit balance	Paid on 30 / 6 and 31 / 12	✓	✓	✓	✓	✓	✓
S4 Junior Savings Account (for persons up to 10 years of age) See Note 3	\$1	✓	Interest calculated on the minimum monthly balance	Paid on 30 / 6			✓	✓	✓	✓
S5 Money Maker Account	\$1	✓	Interest calculated on the daily credit balance	Paid at the end of the month	✓		✓	✓	✓	✓
S7 Christmas Club Account	\$1	See Note 1	Interest calculated on the daily credit balance	See Note 1			✓	✓ (credits only)		✓
S10 Pensioner Account	\$1	✓	Interest calculated on the daily credit balance	Paid on 30 / 6 and 31 / 12	✓	✓	✓	✓	✓	✓

Summary of Accounts & Availability of Access Facilities (contd)

Account	Minimum Opening Deposit	Funds Available at call	Interest Calculation	When Interest Paid	Cheque Book	EFTPOS / ATM access Visa Debit Card or Redicard / Redicard PLUS	Home Banking via Internet or Phone	Direct Entry (Credit or Debit)	BPAY Bill paying service	SMS Banking
Term Deposits	\$1,000	See Note 2	Interest calculated on the daily credit balance	This is a tiered interest rate product. Please refer to our Interest Rate brochure for details. See Note 4			Limited functionality (balance only)			✓

The following accounts are no longer sold:

S90 7 day NOW Account	\$3,000	See Note 5	Interest calculated on the daily credit balance	Paid quarterly. Please refer to our Interest Rate brochure for details			Limited functionality (balance only)	✓		✓
S97 day NOW Account	\$200	See Note 2	Interest calculated on the daily credit balance				Limited functionality (balance only)	✓		✓

Summary of Accounts & Availability of Access Facilities (contd)

Note 1: On 1st November the balance with interest is paid to the S1 Savings Account. You may access funds in your account at any time, however, a processing fee may apply: please refer to our *Fees and Charges & Transaction Limits* booklet.

Note 2: For terms up to 2 years, and for the first 2 years of terms greater than 2 years, funds may not be withdrawn except at our absolute discretion. For terms greater than 2 years, after the first 2 years of the term funds are available after providing 7 days notice of the withdrawal.

Where all or part of the term deposit is withdrawn prior to maturity we may impose an interest rate penalty which reduces the interest earned on the amount withdrawn for the period from the beginning of the term to the date of withdrawal. We will determine the amount of the interest rate penalty at our absolute discretion at the time you request early withdrawal. Where interest has already been paid into your S1 Savings Account during the term, the difference between the interest you have received and the interest you are entitled to after we apply the interest rate penalty will be deducted from your term deposit.

On maturity, we will automatically re-invest your deposit in the same type of deposit as you originally chose unless you have told us otherwise. Normally we will ask you, when making your deposit, what you want to happen on maturity.

Note 3: Upon the holder of the account reaching 11 years of age, the account will automatically convert to an S1 Savings Account.

Note 4: Interest can be paid at maturity or annually, six monthly, quarterly or monthly intervals to your S1 Savings Account. 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.

Note 5: Funds are available after providing 7 days notice of the withdrawal.

Brisbane City (Head Office)

Telephone: (07) 3218 7200 Facsimile: (07) 3221 5169
96 Albert Street, Brisbane Qld 4000
GPO Box 2219, Brisbane Qld 4001
Email: info@queenslanders.com.au
Opening hours: 9:00am to 4:00pm Mon to Fri
(except Tuesdays when we open at 10:00am)

Brisbane City

Telephone: (07) 3229 9799 Facsimile: (07) 3229 5614
Cnr Creek & Adelaide Streets, Brisbane Qld 4000
Opening hours: 8:30am – 4:00pm Mon to Fri

Booval

Telephone: (07) 3816 3307 Facsimile: (07) 3816 1891
34 Station Road, Booval Qld 4304
Opening hours: 9:00am – 4:45pm Mon to Fri
8:30am – 11:00am Sat

Booval Fair

Telephone: (07) 3202 2466 Facsimile: (07) 3816 1891
Booval Fair Shopping Centre
Cnr. Station & Brisbane Roads, Booval Qld 4304
Opening hours: 8:30am – 4:45pm Mon, Tues, Wed & Fri
8:30am – 6:00pm Thurs & 8:30am – 11:00am Sat

Brassall

Telephone: (07) 3201 5900 Facsimile: (07) 3816 1891
Brassall Shopping Centre
Hunter Street, Brassall Qld 4305
Opening hours: 9:00am – 4:45pm Mon, Tues, Wed & Fri
9:00am – 6:00pm Thurs & 8:30am – 11:00am Sat

Cairns

Telephone: (07) 4031 3966 Facsimile: (07) 4031 3988
Suite 12, 36 Grafton Street, Cairns Qld 4870
Opening hours: 9:00am – 5:00pm Mon to Fri

Townsville

Telephone: (07) 4773 9822 Facsimile: (07) 4773 9688
581 Ross River Road, Kirwan Qld 4817
PO Box 1340, Thuringowa Qld 4817
Email: townsville@queenslanders.com.au
Opening hours: 8:30am – 4:30pm Mon to Fri

Yamanto

Telephone: (07) 3288 0600 Facsimile: (07) 3288 0410
Winston Glades Shopping Centre
Winston Glades Qld 4305
Opening hours: 9:00am – 4:45pm Mon, Tues, Wed & Fri
9:00am – 6:00pm Thurs & 8:30am – 11:00am Sat

PHONE TOLL FREE: **1800 177 278**

AFTER HOURS: **(07) 3218 7290**

PHONE BANKING: **1300 363 130**

www.queenslanders.com.au

Please note our BSB Number is 804-059

This is the number which identifies Queenslanders Credit Union. It is the number you should quote when setting up direct debits or credits from or to your Queenslanders Account. Please do not quote the BSB Number listed at the bottom of cheque books and deposit books.