



Effective 20 October 2018

SUMMARY OF ACCOUNTS, ACCESS FACILITIES & TRANSACTION LIMITS

Account type	Everyday Saver (S1, S22, S33)	Express Saver (S50 and S51)	First Home Saver Club Account (S60)	Bonus Saver (S10)	Christmas Saver (S8)	Term Deposits
Account description	Full access transaction account	Online saver account which pays high daily interest	Online saver account which pays high daily interest	Online saver account which pays high daily interest, must deposit \$200 per month and make no withdrawals to be eligible for bonus rate	Limited access savings account to help you save for Christmas	Lock in a fixed rate for the term of your investment
Account eligibility	All personal and/or joint accounts	All personal and/or joint accounts	First home buyers	All personal and/or joint accounts	All personal and/or joint accounts	All personal and/or joint accounts
Statement Options	Online or Post	Online	Online	Online	Online or Post	Online or Post
Minimum balance	\$1	\$1	\$1	\$1	\$1	\$5,000
ACCESS FACILITIES						
Funds at call	✓	✓	✓	✓	x	x
Visa card	✓	x	x	x	x	x
BPAY	✓	✓	✓	✓	x	x
Contact centre	✓	x	x	x	✓	✓
Bank@Post	✓	x	x	x	x	x
Direct debit	✓	x	x	x	x	x
Direct credit	✓	✓	✓	✓	✓	x
Quick debit	✓	✓	✓	✓	✓	✓
Cheque book	✓	x	x	x	x	x
Internet/Mobile banking	✓	✓	✓	✓	✓	✓
Phone banking	✓	✓	✓	✓	✓	✓
Periodical payment	✓	x	✓	x	x	x
Overdraft	✓	x	x	x	x	x
TRANSACTION LIMITS						
ATM withdrawal	\$2,000	N/A	N/A	N/A	N/A	N/A
INTERNET BANKING (INCLUDING THE MOVE BANK APP)						
BPAY	\$5,000	\$5,000	\$5,000	\$5,000	N/A	N/A
BPAY – with OTP [#]	\$10,000	\$10,000	\$10,000	\$10,000	N/A	N/A
NPP transfers	\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A
Other external transfer	\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A
Other external transfer – with OTP [#]	\$5,000	\$5,000	\$5,000	\$5,000	N/A	N/A
Internal transfer	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
[#] OTP – One time password is second factor security using SMS. Higher internet banking limits require pre-registration.						
PHONE BANKING						
BPAY	Set by biller	Set by biller	Set by biller	Set by biller	N/A	N/A
Internal transfer	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
CHEQUE CLEARANCE						
All cheque deposits are subject to a minimum 3 business days' clearance with late deposits after 2pm, 4 business days.						
Bank@Post cheque deposits clearance is 7 business days. International cheques cheque clearance is 45 business days.						
Account and Access Facilities issued by Railways Credit Union Limited trading as MOVE Bank AFSL 234536 ABN 91 087 651 090						
This document should be read in conjunction with our Conditions of Use, Interest Rate Schedule and Fees and Charges Schedule.						