

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 on balances up to \$250k when the account holder makes a min. deposit of \$200 and no withdrawals within a calendar month.	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	Shareholding members and personal 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
Offset Available	✓	✓*	✗	✗	✗	✗

* Offset for L16 & L21 only available on S50 & S51

ACCESS FACILITIES

Funds at call	✓	✓	✓	✓	✗	✗
Visa card	✓	✗	✗	✗	✗	✗
BPAY	✓	✓	✓	✓	✗	✗
Contact centre	✓	✗	✗	✗	✓	✓
Bank@Post	✓	✗	✗	✗	✗	✗
Direct debit	✓	✗	✗	✗	✗	✗
Direct credit	✓	✓	✓	✓	✓	✗
Quick debit	✓	✓	✓	✓	✓	✓
Cheque book	✓	✗	✗	✗	✗	✗
Internet/Mobile banking	✓	✓	✓	✓	✓	✓
Phone banking	✓	✓	✓	✓	✓	✓
Periodical payment	✓	✗	✓	✗	✗	✗
Overdraft	✓	✗	✗	✗	✗	✗

TRANSACTION LIMITS

ATM withdrawal	\$2,000	N/A	N/A	N/A	N/A	N/A
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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. Foreign cheques drawn on Australian bank accounts in AUD have a clearance of 24 days.

Deposits (Cheque or Internet Banking) over \$2M are subject to acceptance criteria and negotiation.

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](#).