

SUMMARY OF ACCOUNTS, ACCESS FACILITIES & TRANSACTION LIMITS

Account type	Transaction Accounts		Savings Accounts						
	Everyday Transaction Account (S3)	Everyday Saver (S1, S22, S33)	Express Saver (S50)	Online Saver (S20)	Growth Saver (S30)	Bonus Saver (S10)	Christmas Saver (S8)	Term Deposits	Credit Card (S7)
Account description	Full access transaction account where the monthly account keeping fee is waived when you deposit \$1500 or more into the account.	Full access transaction account with no monthly fee if conditions are met	High interest savings account offering at call funds and staff assisted transactions	Online only saver account offering at call access and high interest	Online saver account paying bonus interest on balances up to \$25K when conditions are met	Online saver account paying bonus interest on balances up to \$250K when conditions are met	Limited access savings account to help you save for Christmas	Lock in a fixed rate for the term of your investment	Credit card with up to 45 days interest free for purchases.
Account eligibility	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual and joint accounts	Individual account only (additional card holder option)
Purpose	Personal	Personal	Personal & SMSF	Personal	Personal	Personal	Personal	Personal & SMSF	Personal
Account Keeping Fees	\$5 a month (if conditions not met)	\$5 a month (if conditions not met)							\$59 a year (waived for first year)
Statement Options	Online	Online or Post	Online or Post	Online	Online	Online	Online or Post	Online or Post	Online
Minimum balance	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$5,000	N/A
Maximum balance*	\$2 million	\$2 million	\$2 million	\$2 million	\$25,000^	\$250,000^	\$250,000^	\$2 million	\$25,000
Available as Offset	x	✓	✓	✓	x	x	x	x	x

* The combined total limit of all transaction, savings, and term deposit accounts is \$5 million

^ The S30 and S10 will accept deposits higher than the maximum balance indicated, but do not pay bonus interest on funds above this balance amount

ACCESS FACILITIES

Funds at call	✓	✓	✓	✓	✓	✓	✓	x	✓
Visa card	✓	✓	x	x	x	x	x	x	✓
BPAY	✓	✓	✓	✓	✓	✓	✓	x	✓
Contact centre	✓	✓	✓	x	x	x	✓	✓	✓
Bank@Post	✓	✓	x	x	x	x	x	x	✓
Direct debit	✓	✓	x	x	x	x	x	x	x
Direct credit	✓	✓	✓	✓	✓	✓	✓	x	✓
Internet Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phone banking	x	✓	✓	x	x	x	✓	✓	✓
Periodical payment	✓	✓	✓	✓	✓	✓	✓	x	✓
Overdraft	x	x	x	x	x	x	x	x	✓

DAILY TRANSACTION LIMITS

ATM withdrawal	\$2,000	\$2,000	N/A	N/A	N/A	N/A	N/A	N/A	\$2,000
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INTERNET BANKING (INCLUDING THE MOVE BANK APP)

BPAY	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	N/A	\$5,000
BPAY – with OTP#	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	N/A	\$10,000
NPP transfers	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	N/A	\$2,000
NPP transfers – with OTP#	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	N/A	\$5,000
Other external transfer	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	N/A	\$2,000
Other external transfer – with OTP#	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	N/A	\$5,000
Internal transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited

#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	N/A	N/A	N/A	Set by biller	N/A	Set by biller
Internal transfer	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A	Unlimited	N/A	Unlimited

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. MOVE Bank does not accept

foreign currency cheques.

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](#).

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