

LABORATORIES CREDIT UNION LIMITED

ABN 77 087 650 217

AUSTRALIAN FINANCIAL SERVICES LICENCE NO 240807

Summary of Accounts & Availability of Access Facilities

Issue Date: 7.9.12

This document must be read with the Laboratories Credit Union Account & Access Facility brochure and the Fees & Charges & Transaction Limits brochure. Together these booklets form the Conditions of Use for the Laboratories Credit Union Account & Access Facility.

Account	Minimum Opening Deposit	Funds available at call	Cheque book	EFTPOS/ATM access Visa Card	Home Banking via Internet Telephone	Direct Entry (Credit or Debit)	BPAY Bill paying service
S1 - On Call Savings Account	\$1.00	✓	✓	✓	✓	✓	✓
S4 – Christmas Club	\$1.00	See note 1	x	x	x	credit only	x
S8 – Intelligent Saver	\$1.00	✓	✓	✓	✓	✓	✓
S10 – Business Account	\$1.00	✓	✓	✓	✓	✓	✓
S20 – Lifestyle Account	\$1.00	✓	✓	✓	✓	✓	✓
S50 – E*Saver	\$1.00	See note 2	x	x	✓	✓	✓
I3 – Fixed Term Deposit	\$1,000	See Note 3	x	x	x	x	x
I5 – Fixed Term Deposit - Cheque a month	\$5,000	See note 3	x	x	x	x	x

Note 1: Withdrawal period between 15 November and 31 December. We may allow early withdrawals in our absolute discretion. Fees and charges may apply – please refer to our Fees & Charges & Transaction Limits booklet

Note 2: Deposits can only be made by Internet transfer or other direct credit. Withdrawals can only be made by an EFT transaction eg. BPAY or Internet.

Note 3: Withdrawable at maturity. You may apply to us for early withdrawal. We may reduce the interest for the term of the deposit to our S8 Account Tier 3 interest rate. Interest can be paid at maturity (I3) or at monthly or quarterly intervals (I5). 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.

Transaction Limits

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Cash withdrawals

- over the counter \$1,000

Facility transaction limits

- Visa Card Online - \$1,000.00
Offline - \$200.00

Internet Banking

- External transfer \$3,000.00
- Bpay \$3,000.00

Phone Banking

- Bpay \$3,000.00