

# Bonus Saver Account S25

## Special Introductory Rate

A savings account that rewards you with bonus interest, helping you achieve your savings goal sooner. A Bonus Saver Account gives you a bonus rate of interest and, the interest is paid into your account monthly.

- + NO monthly transaction fee
- + Interest paid monthly
- + Funds are at call
- + No minimum monthly balance required

### Special Introductory Interest Rates

The special introductory rate is available from 1st October 2011 until 31st December 2011.

ACCOUNT	AMOUNT	INTEREST RATE
Bonus Saver (S25)	All balances	0.10% p.a.
	Bonus Interest	6.40% p.a.

- To receive the bonus interest each month, all you need to do is deposit a minimum of \$50 each calendar month, and make no withdrawals or debit transfers.
- The bonus 6.40% p.a. is paid in addition to the base 0.10% p.a. interest rate.
- Interest calculated daily on the closing balance and credited monthly.

At the end of the 3 month introductory period, the rate will revert to the BONUS SAVER standard variable base interest rates.

### Standard Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
Bonus Saver (S25)	All balances	0.10% p.a.
	Bonus Interest	4.90% p.a.

- To receive the bonus interest each month, all you need to do is deposit a minimum of \$50 each calendar month, and make no withdrawals or debit transfers.
- The bonus 4.90% p.a. is paid in addition to the base 0.10% p.a. interest rate.
- Interest calculated daily on the closing balance and credited monthly.

To help you achieve the Bonus interest rate the following restrictions apply to a Bonus Saver Account.

- + Access to account is only available via Internet Banking, Phone Banking or a BDCU Advice Centre.
- + A cheque facility, rediCARD or Visa Debit card cannot be attached to a Bonus Saver account (ATM access not available)
- + No overdraft or line of credit can be attached to this account

### Fee Table

Monthly transaction fee	nil	Direct Credits	Unlimited free
Advice Centre cash withdrawals	Unlimited free	Direct Debits	Unlimited free
Advice Centre cash or cheque deposits	Unlimited free	ATM withdrawals	n/a
Phone Banking transactions	Unlimited free	Personal cheque withdrawals	n/a
Internet Banking transactions	Unlimited free	EFTPOS	n/a

### Fees and Charges

For details of other general fees and charges which may apply, refer to the *Personal Fees and Charges brochure*.

### Questions

If you have any questions, please contact us or visit one of our local Advice Centres.

#### Important Information:

Interest rates are current as at 01/10/2011 and are subject to change. This brochure doesn't take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on the information, you should consider whether it is appropriate in your particular circumstances. Terms and Conditions, General Fees and Charges apply, and are available upon request.



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# Junior Bonus Saver Account S26

## Special Introductory Rate

A savings account that rewards you with bonus interest, helping you achieve your savings goal sooner. A JUNIOR BONUS SAVER account gives you a bonus rate of interest and, the interest is paid into your account monthly.

- + NO monthly transaction fee
- + Interest paid monthly
- + Funds are at call
- + No minimum monthly balance required

## Special Introductory Interest Rates

The special introductory rate is available from 1st October 2011 until 31st December 2011.

ACCOUNT	AMOUNT	INTEREST RATE
Junior Bonus Saver (S26)	All balances	0.10% p.a.
	Bonus Interest	6.40% p.a.

- To receive the bonus interest each month, all you need to do is deposit a minimum of \$10 each calendar month, and make no withdrawals or debit transfers.
- The bonus 6.40% p.a. is paid in addition to the base 0.10% p.a. interest rate.
- Interest calculated daily on the closing balance and credited monthly.

At the end of the 3 month introductory period, the rate will revert to the Junior Bonus Saver standard variable base interest rates.

## Standard Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
Junior Bonus Saver (S26)	All balances	0.10% p.a.
	Bonus Interest	4.90% p.a.

- To receive the bonus interest each month, all you need to do is deposit a minimum of \$10 each calendar month, and make no withdrawals or debit transfers.
- The bonus 4.90% p.a. is paid in addition to the base 0.10% p.a. interest rate.
- Interest calculated daily on the closing balance and credited monthly.

To help you achieve the Bonus interest rate the following restrictions apply to a Junior Bonus Saver Account.

- + Access to account is only available via Internet Banking, Phone Banking or a BDCU Advice Centre.
- + A rediCARD or Visa Debit card cannot be attached to a Junior Bonus Saver Account (ATM access not available)
- + No overdraft or line of credit can be attached to this account

When the member reaches the age of 18 years of age, the Junior Bonus Saver Account (S26) will revert to the BONUS Saver Account (S25) with all the applicable Terms and Conditions.

## Fee Table

Monthly transaction fee	nil	Direct Credits	Unlimited free
Advice Centre cash withdrawals	Unlimited free	Direct Debits	Unlimited free
Advice Centre cash or cheque deposits	Unlimited free	ATM withdrawals	n/a
Phone Banking transactions	Unlimited free	EFTPOS	n/a
Internet Banking transactions	Unlimited free		

## Fees and Charges

For details of other general fees and charges which may apply, refer to the *Personal Fees and Charges brochure*.

## Questions

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