

Smart Start Access Saver



DEPOSITS

Product profile

The perfect access account for 13 to 24 year olds

If you want easy access to your funds, a good rate of interest and access to a special range of "Smart Start" products, then the Smart Start Access Saver (S17) is the ideal account. This has been designed especially for members aged 13 to 24 years old.

Features of Smart Start Access Saver

- ✓ High rate of interest
- ✓ At-call access to your funds
- ✓ No account keeping fees
- ✓ No minimum balance



Access Options

Members enjoy a wide range of access options, most of which are FEE FREE.

- Visa Debit Card – provides access to ATMs and eftpos
- Internet and Mobile Banking – 24/7 account access
- SMS and Telephone Banking – account balances and much more

Smart Start Range

Once you have set up your Smart Start Access Saver, you can apply for any of the following loans. (Age limits apply)

Account	Rates	Fees	Limits
Smart Start Car Loan (L14)	3% discount off 6 month intro rate. 3% discount off variable rate.	No application fee	\$2,000 - \$10,000
Smart Start Education Loan (L25)	3% discount off Unsecured Personal Loan rate	No application fee	\$500 - \$5,000
Smart Start Investor Loan (L26)	3% discount off Unsecured Personal Loan rate:	No application fee	\$500 - \$5,000
Smart Start Home Loan (L41)	Same rate as the L40 Packaged Home Loan	No annual fee for the life of loan	From \$150,000

Open a Smart Start Access Saver account today

Your account can be opened as part of a new membership application. However, existing Members can simply call our Member Service Team on 1300 855 675 or email First Option.

Terms and Conditions

This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the Account and Access Facility – Conditions of Use document and Financial Services Guide before deciding whether to acquire any product mentioned.

Fees and charges apply and are available from First Option Credit Union.

Product Profile: SS Access Saver 0217