

# Access Options



## ACCESS Product profile

### Access your money quickly and easily

First Option provides Members with flexible access options designed to meet your needs. Most deposit services are free of charge, while most withdrawal services are fee free for members that support First Option with their deposits and loans. (Refer to the fees and charges schedule for details.)

#### ATMs

You can withdraw up to \$1,000 a day from any ATM in Australia using your Visa Debit card. Many bank owned ATMs are 'direct charge' free.

#### Bank@Post

Using your Visa card and PIN, Bank@Post allows you to deposit or withdraw money and pay your bills at over 3,200 Australia Post outlets – many of which are open on Saturday mornings.

Notes: Cheque deposits normally take 5 working days to clear, while cash deposits are available instantly. Australia Post will only accept cheques under \$100,000.

Bank@Post™

#### BPay



BPay is offered on over 44,000 bills. It's a convenient way to pay many bills in just a few minutes. You can use BPay through PhoneLink, Internet Banking and Mobile Banking. BPay transactions are fee free when you do them online.

#### Branches

Cash deposits and withdrawals can be made at any First Option branch. To deposit a cheque, please use your First Option card and PIN at your local post office.

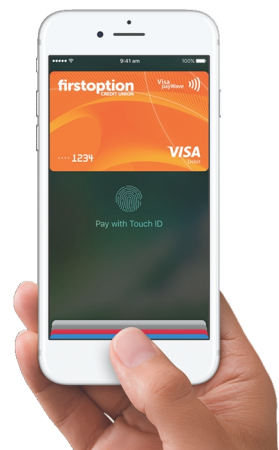
Note: Access to Ringwood branch is restricted to company employees for security reasons.

#### Easy App

Perform the most popular banking functions using our secure mobile banking app. Check your balances, transfer funds, pay bills and manage your cards, anywhere, at any time. To get started, register for IB, then download "First Option Easy App" from Google Play or the App Store.

#### eftpos

Your First Option Visa Debit Card allows you to pay for items and withdraw cash from any eftpos terminal in Australia. To make things easier, add your card to your phone and leave your wallet at home. First Option members can use Apple Pay, Google Pay and Samsung Pay.



#### Internet and Mobile Banking

Manage your money 24x7 from anywhere with our free online services. Check account balances and recent transactions, transfer funds, view interest earned, pay bills and much more, all within a secure environment. Members can also make Real Time Payments to other banks, using Osko within IB and MB. And to make receiving money a breeze, register a PayID using our IB service.

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### Direct Credits (including your pay)

Direct Credits are useful for Members who receive a regular salary, rent, pension or other income (e.g. dividends). But did you know that Direct Credits can also be used for 'one-off' payments and can come from other people, not just from organisations? Either way, you can ask your employer, the relevant organisation, or another person to arrange to have the funds automatically deposited to your First Option account as a 'Direct Credit'.

To authorise the transfer of funds (from your employer, other organisation or another person) to your Credit Union account, just provide First Option's BSB number: **802-876** followed by your Membership number and the Surname on your First Option account.

(For more information, refer to the Product Profile titled 'Direct Credits').

### Direct Debits

Direct debits from your First Option accounts are an easy way to pay many of your bills automatically (e.g. gas, water, electricity, telephone). You will need to authorise the relevant organisation to debit your account when the bill is due to be paid. To arrange authorisation, give the relevant organisation the following details: Financial institution: **First Option Credit Union Limited**, BSB number: **802-876** and your Account number, which is your Member number.

### PhoneLink Telephone Banking

Enjoy 24x7 access to your accounts by using PhoneLink. Obtain account balances, check recent transactions, transfer funds and make BPay payments just by calling **1300 855 675**.

### Personal Cheque book

Your cheque book can be linked to an Access Saver, Budget Saver or Retirement Access Saver account. A new cheque book is automatically reordered when you are running low and you can keep track of them using Internet Banking or PhoneLink. (Fees apply.)

Detailed terms and conditions are available upon application and it is recommended that you read these before writing any cheques.

### SMS Banking

This is a fee free service that enables you to request account balance and transaction information quickly and easily, simply by sending an SMS to a dedicated number. (This is a separate service to PhoneLink). To register, use IB or contact our Member Service Team.

### How to apply for access services

These services are available by simply contacting our friendly Member Service Team on **1300 855 675** or email to [info@firstoptioncu.com.au](mailto:info@firstoptioncu.com.au). Members can also apply online using the Account Access Services Application.

### 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.

The above products are provided by First Option Credit Union Limited ABN 95 087 650 735 AFSL No. 236 509.

Fees and charges may apply. A current schedule is available from First Option.

Limits apply on Bank@Post withdrawals and cheque deposits. Bank@Post™, Australia Post and its associated device mark/s are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

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