

# Bonus Saver



## DEPOSITS

### Product profile

#### Bonus Saver gives you an incentive to save

A Bonus Saver account encourages you to save for that special purpose by offering an attractive bonus interest rate, while giving you easy access when you need it.

#### Features

- ✓ An additional bonus interest rate above the standard tiered base rates.  
(Please refer to our Interest Rate schedule for full details.)
- ✓ Bonus interest is earned if you deposit at least \$100 per month and do not make any withdrawals in the month.
- ✓ Interest calculated daily and credited monthly
- ✓ No minimum monthly balance

#### Access

- ✓ Simply deposit to Access Saver account, then transfer funds to Bonus Saver account via PhoneLink (Phone Banking) or Internet Banking.
- ✓ Direct deposits may be made by Direct Credit, Bank@Post, mail and payroll allocation.
- ✓ Deposits and withdrawals at First Option branches
- ✓ Transfers by PhoneLink, Internet Banking, fax and mail.
- ✓ Balance and transaction checks via PhoneLink, Internet Banking and regular statements.

#### How to open a Bonus Saver account

Your Bonus Saver 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. For joint accounts, Members need to complete a 'New Savings Account Application' form, available from our website and branches.

#### Terms and Conditions

Please refer to our 'Account and Access Facilities – Conditions of Use' document for full 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 Facilities – 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: Bonus Saver 0611