

# Cash Management Account



## DEPOSITS

### Product profile

#### How a Cash Management Account helps you manage your money

It is not hard to see how this account could help you manage your money. The interest rate for an "at call" account is highly competitive. A First Option Cash Management account is an ideal account to place funds from the sale of your house, car, boat or other similar asset, while you consider longer-term money management.

#### Features

- At Call funds
- No minimum deposit
- No account keeping fee
- Competitive Interest rates
- FREE Direct Debits/Credits
- FREE BPay facility
- Interest calculated daily and paid monthly

#### Access

- Withdrawals by corporate cheque, BPay, Direct debits and transfers to other accounts, or by visiting First Option branches
- Deposits through Direct Credit, mail, transfers, payroll allocation and First Option branches
- Transfers by Phone Banking and Internet Banking
- Balance and transaction checks by regular statement, Phone Banking and Internet Banking
- Please be aware that no cheque book and ATM/EFTPOS cards are available on this account

#### Current Interest Rates

Please refer to our Interest Rate Schedule.

#### How to open a Cash Management account

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

#### Other information

Please refer to our 'Account and Access Facility – 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 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: Cash Management 0611

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**firstoption**  
CREDIT UNION