

# Kids Bonus Saver



## DEPOSITS

Product profile

### Awarded Best Kids Savings Account 4 years in a row!

The First Option Kids Bonus Saver is designed to encourage your children to develop a regular savings pattern. This will help them in later life by teaching them to save for the things they need.

### Features

- ✓ An additional bonus interest rate above the standard base rate
  - Deposit at least \$5 per month and make no withdrawals in the month
  - Please refer to our Interest Rate schedule for full details
- ✓ Interest calculated daily and credited monthly
- ✓ No minimum monthly balance



### Access

Depending on the age of the child, deposits, withdrawals and transfers can be made by the child, parents or grandparents, or any combination – whatever suits your needs.

Deposits	Withdrawals / Transfers	Check balances / transactions
<ul style="list-style-type: none"><li>○ Branch</li><li>○ Phone Banking</li><li>○ Internet/Mobile Banking</li><li>○ Easy App</li><li>○ Direct deposits by mail</li><li>○ Payroll allocation</li></ul>	<ul style="list-style-type: none"><li>○ Branch</li><li>○ Phone Banking</li><li>○ Internet/Mobile Banking</li><li>○ Easy App</li></ul>	<ul style="list-style-type: none"><li>○ Statements</li><li>○ Phone Banking</li><li>○ Internet/Mobile Banking</li><li>○ Easy App</li></ul>

### Open an account for your child or grandchild

Apply online or complete an Under 18 Membership Application form. This may be downloaded from [www.firstoptioncu.com.au](http://www.firstoptioncu.com.au) or by calling our Member Service Team on 1300 855 675.

### Terms and Conditions

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 (FSG) before deciding whether to acquire any product mentioned.

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

Product Profile: Kids Bonus Saver 1216