



# PERSONAL SAVINGS AND TRANSACTION ACCOUNTS

PRODUCT INFORMATION BROCHURE  
Effective from 1st August 2018

**Queenslanders**  
CREDIT UNION

a division of Queensland Country Credit Union Limited  
ABN 77 087 651 027 AFSL/Australian Credit Licence 244533

WE WANT TO MAKE IT EASIER  
FOR YOU TO SAVE AND  
INVEST YOUR MONEY.

Whether your goal is to simply have an account for everyday use or an account that is going to put your money to work for you, we would like to help you achieve your goals with our everyday transaction and savings accounts.





## ALL ACCESS

Our All Access account provides the versatility and reliability you require from an everyday transaction account. With card access and the option to conduct banking via face-to-face or electronic means, the account ensures peace-of-mind that transactions are conducted both seamlessly and effortlessly.



### FEATURES AND BENEFITS:

- Unlimited free everyday transactions\*
- \$6 monthly account service fee\*\*
- Your choice of Visa Debit card, CueCard or rediCARD^
- 24/7 online, mobile and phone banking access#
- Worldwide access
- Bank@Post
- Mobile App#

### ADDITIONAL INFORMATION

- Applicants for an All Access account must be at least 13 years of age.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance and paid monthly.

\* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges and for definitions of the terms Direct Entry and Contributing Accounts

\*\* Monthly Account Service Fee is waived for each month that you satisfy one or more of the following:

- Deposit \$2,000 or more in Direct Entry deposits to your All Access account each month; or
- Total savings, investments and borrowings of \$50,000 or more held in any of the Contributing Accounts as at the (last day) of each month; or
- An Australian War Veteran, Aged or Disability Pension is directly credited to the All Access Account the monthly service fee is waived for that month in which the account is credited; or
- A current Queensland Country Ultimate Home Loan Package is held in the same name as one of the account holders; or
- You (the account holder) are under 18

^ Visa Debit card only available for Members from 16 years of age. RediCARD is available from Queenslanders Credit Union branches. Queenslanders Credit Union is a division of Queensland Country Credit Union Limited ABN 77 087 651 027 AFSL 244 533

# Not available for Members aged 5 to 12 years. Restrictions apply for Members aged 13 to 15

## PENSION PLUS

Designed as an everyday account ideal for pensioners and self-funded retirees, the Pension Plus account ensures both freedom and ease-of-access. It ensures your everyday transactions are conducted both conveniently and efficiently. With card access and the option to conduct banking via face-to-face or electronic means, you'll have peace of mind that you can choose the access method that best suits you.



### FEATURES AND BENEFITS:

- Unlimited free everyday transactions\*
- No monthly account service fee
- Your choice of Visa Debit card, CueCard or rediCARD<sup>^</sup>
- 24/7 online, mobile and phone banking access
- Worldwide access
- Bank@Post
- Mobile App

### ADDITIONAL INFORMATION

- Applicants for a Pension Plus account must be at least 65 years of age, or be in receipt of an aged pension from Centrelink or Department of Veteran Affairs.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance on a stepped basis with a different interest rate paid for the portions of your account balance that fall within set dollar ranges ('steps'). Interest is paid monthly.

\* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges

<sup>^</sup> RediCARD is available from Queenslanders Credit Union branches



## LEARNERS & EARNERS ALL ACCESS

With the complete functionality of our All Access account, the Learners and Earners All Access account has been designed specifically for our Members undertaking full-time studies or an Australian apprenticeship.



### FEATURES AND BENEFITS:

- Unlimited free everyday transactions\*
- No monthly account service fee
- Your choice of Visa Debit card, CueCard or rediCARD<sup>^</sup>
- 24/7 online, mobile and phone banking access
- Worldwide access
- Bank@Post
- Mobile App

### ADDITIONAL INFORMATION

- Applicants for a Learners & Earners All Access account must be between 18 and 23 years of age and either a full-time student undertaking study at an Australian tertiary institution, or commenced an Australian apprenticeship.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance and paid monthly.

\* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges

<sup>^</sup> RediCARD is available from Queenslanders Credit Union branches

## CASH MANAGEMENT

The Cash Management account is tailored for those who desire complete accessibility to their funds while accumulating interest on their balance. Additionally, the Cash Management account provides a fantastic solution during those opportunities when money needs to be parked between purchases or investments.



### FEATURES AND BENEFITS:

- 10 free transactions per month\*
- \$6 monthly account service fee\*\*
- Your choice of Visa Debit card, CueCard or rediCARD<sup>^</sup>
- Online and telephone access
- 24/7 worldwide access and support
- Bank@Post
- Mobile App

### ADDITIONAL INFORMATION

- Applicants for a Cash Management account must be at least 18 years of age.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance on a stepped basis with a different interest rate paid for the portions of your account balance that fall within set dollar ranges ('steps'). Interest is paid monthly.

\* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges

\*\* Monthly account service fee waived if minimum monthly balance remains above \$5,000

<sup>^</sup> RediCARD is available from Queenslanders Credit Union branches. Queenslanders Credit Union is a division of Queensland Country Credit Union Limited ABN 77 087 651 027 AFSL 244



## BONUS SAVER

An account which rewards the dedicated saver, the Bonus Saver offers a competitive bonus interest rate achieved by depositing at least \$20 per calendar month without conducting any withdrawals. The bonus interest, combined with the absence of card access, provides a sure and effective way to grow your savings.



### FEATURES AND BENEFITS:

- One free transaction per month\*
- No monthly account service fee
- No card access
- Online and telephone access
- Bonus interest rate
- Bank@Post
- Mobile App

### ADDITIONAL INFORMATION

- Bonus interest is not earned in any month where a withdrawal or transfer is made from the account, regardless of whether that transaction is made within the free allowance for that calendar month.
- Applicants for a Bonus Saver account must be at least 18 years of age.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance and paid monthly. Bonus interest is paid when at least \$20 is deposited into the Bonus Saver and no withdrawals are conducted in a calendar month

\* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges

## ONLINE SAVER

For those who appreciate no card access, however do require the ability to self-manage funds online without transaction fees, the Online Saver account is the perfect solution. Internet and phone banking transfers are simple to ensure your funds within the Online Saver are readily available at your demand.



### FEATURES AND BENEFITS:

- Transfer funds between accounts free of charge\*
- No monthly account service fee
- No card access
- Online and telephone access#
- Competitive interest rate
- Bank@Post
- Mobile App#

### ADDITIONAL INFORMATION

Important information for applicants wishing to commence an Online Saver account:

- The Online Saver account is available to any person aged 5 and over.
- Children aged between 5 and 12 years require the parent or guardian to open the account as an authorised signatory. The Online Saver account is opened in the child's name.
- Online Saver accounts may also be opened by an adult as trustee for a child under the age of 18 years. For children under the age of 5 years the account must be opened by a parent or guardian in trust for the child.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate

\* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges

# Not available for Members aged 5 to 12 years. Restrictions apply for Members aged 13 to 15



## CHRISTMAS CLUB

An account designed specifically to save and eliminate the financial stress of Christmas. The Christmas Club account allows you to actively deposit funds throughout the year and redeem your money through unlimited free withdrawals from November. Taking advantage of the interest rate with no card access to encourage saving, the Christmas Club will surely contribute to a favourable outcome for the festive season.



### FEATURES AND BENEFITS:

- Unlimited free withdrawals from 1 November to 31 December\*
- No monthly account service fee
- No card access
- Online and telephone access<sup>#</sup>
- Competitive interest rate
- Unlimited free deposits
- Bank@Post
- Mobile App<sup>#</sup>

### ADDITIONAL INFORMATION

Important information for applicants wishing to commence a Christmas Club account:

- The Christmas Club account is available to any person aged 5 and over.
- Children aged between 5 and 12 years require the parent or guardian to open the account as an authorised signatory. The Christmas Club account is opened in the child's name.
- Christmas Club accounts may also be opened by an adult as trustee for a child under the age of 18 years. For children under the age of 5 years the account must be opened by a parent or guardian in trust for the child.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate.

\* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges

<sup>#</sup> Not available for Members aged 5 to 12 years. Restrictions apply for Members aged 13 to 15

## STUDENT MONEY SAVER

Tailored exclusively for our young Members between the age of 5 and 17, the Student Money Saver actively rewards our youngest Members with a bonus interest rate provided a minimum deposit of \$5 per calendar month has been received and no more than one withdrawal is made in the same month. The Student Money Saver provides a great introduction to the beneficial effects of saving and accruing interest and establishes an understanding of the importance of responsible banking.



### FEATURES AND BENEFITS:

- 1 free transaction per month\*
- No monthly account servicing fee
- Bonus interest rate
- Free Crackles piggy bank
- Full access from 16 years of age for Internet Banking and Queensland Country mobile App
- Telephone Banking for Members from 13 years of age#

### ADDITIONAL INFORMATION

Important information for applicants wishing to commence a Student Money Saver account:

- The Student Money Saver Account is available for any person between 5 to 17 years of age.
- Any person between 5 and 12 years of age requires a parent or guardian to open the account as an authorised signatory. The Student Money Saver account must be opened in the child's name and requires the signature of the parent and child.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate. Bonus interest is paid when at least \$5 has been deposited into the account for that calendar month and no more than one withdrawal is made in the same month.

\* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges

# Restrictions apply for Members aged 13 to 15



## STAR SAVER

A generous interest rate and five free transactions enables our youngest Members to shoot for the stars with our Star Saver account. Remain determined with a Star Saver Savings Tracker poster to track savings, and have fun whilst doing so!



### FEATURES AND BENEFITS:

- 5 free transactions per month\*
- No monthly account servicing fee
- Competitive interest rates
- Star Saver Savings Tracker poster and deposit book

### ADDITIONAL INFORMATION

- Applicants for a Star Saver account must be between 5 and 12 years of age.
- Any person between 5 to 12 years of age requires a parent or guardian to open the account as an authorised signatory. The Star Saver account must be opened in the child's name.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated on the minimum daily balance on a stepped basis with a different interest rate paid for portions of your account balance that fall within set dollar ranges ('steps'). Interest is paid monthly.

\* Refer to our Fees and Charges brochure for information on transactions which do not incur a fee, and information on transactions which may attract fees and charges

## FUTURE START

Encouraging saving amongst our Members undertaking full-time studies or an Australian apprenticeship, the Future Start account has recognised the important savings considerations for these Members.

We understand that saving money can be hard for full time students and apprentices, so reward you with bonus interest in any calendar month that you deposit a minimum of \$5 and make no more than one withdrawal. Furthermore, with no card access, the student or apprentice Member has a fantastic opportunity to save and realise their goals.



### FEATURES AND BENEFITS:

- Unlimited free everyday transactions\*
- No monthly account servicing fee
- No card access
- Online and telephone access
- Bonus interest rate
- Mobile App

### ADDITIONAL INFORMATION

Important information for applicants wishing to commence a Future Start account:

- The Future Start account is available for Members enrolled as a full-time student at a tertiary educational institution in Australia (Student ID must be provided confirming full-time status) and for Members undertaking an Australian Apprenticeship (proof confirming apprenticeship must be presented).
- All Members must be between 18 to 23 years of age.
- Statements are issued quarterly and can be received electronically or via post. Please ensure your contact details are current.
- Interest is calculated daily and paid monthly; based on the daily closing balance at the applicable interest rate. Bonus interest is paid when at least \$5 has been deposited into the account for that calendar month, and not more than one withdrawal has been conducted for that calendar month.

\* Refer to our Fees and Charges brochure for information on other transactions which may attract fees and charges



## FIXED TERM DEPOSITS

At Queensland Country we offer several options for Fixed Term Deposits based on: the amount of money you wish to deposit; the time that you would like to invest it for; and the way you would like to be paid interest.



### FEATURES AND BENEFITS:

- No monthly service fees
- Terms up to 12 months
- Lock in the interest rate on your savings for a specific period of time
- Minimum deposit of only \$1,000
- Interest paid monthly or at maturity

### ADDITIONAL INFORMATION

- Your funds are locked in for the agreed time at the agreed interest rate.
- If we approve your request to break your Term Deposit early, break fees apply for the early redemption. Refer to the Fees and Charges brochure for how this fee is calculated.
- If you wish to add to your term deposit, you can only do so on the maturity date and at the time of reinvestment.

## SMARTBUDGET

SmartBudget is a clever bill paying and budgeting tool that allows you to set your budget for the year ahead. It removes stress by smoothing out your nominated bills for 12 months and helps you achieve your financial goals and aspirations faster.



### FEATURES AND BENEFITS

- Smooth your bills out over the year into weekly, fortnightly or monthly payments
- Pay your bills online through the online portal
- No time to jump online? Drop your bills into your local branch for payment
- \$5 monthly account service fee
- No fees for cheques, BPAY® or direct debits

### ADDITIONAL INFORMATION

The types of bills that people receive that you might like to include in your SmartBudget service include:

- Insurances home & contents, car, health
- Council rates
- Electricity & gas
- Home phone & mobile
- Fuel card accounts
- Pay TV
- School fees
- Gym/Sporting memberships

Refer to our SmartBudget brochure for the full details of the product.



## HOW TO CONTACT US

If you have any questions or need more information, please contact us:

Branch Visit our website for a listing of all our branches.

Post PO Box 679, Aitkenvale QLD 4814

Phone 1800 753 377

Website [queenslanders.com.au](http://queenslanders.com.au)

Email [info@qccu.com.au](mailto:info@qccu.com.au)



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### CONDITIONS OF USE

If you would like information about the fees and charges or other information relating to the products mentioned in the brochure, please ask any of our branch staff for the relevant brochure.

### TAX FILE NUMBER

Interest earned on all savings accounts must be declared for income tax purposes. If you do not provide us with your Tax File Number or Tax File Number Exemption, we must deduct tax from your interest earned at the highest personal income tax rate. You are not obliged to provide your Tax File Number or Tax File Number Exemption.

The information in this document does not take into account your objectives, financial situation or needs. Before acting on the information you should consider whether it is right for you and seek your own advice.

### READ WITH

Membership and Deposit Accounts Conditions of Use

Visa Debit Card Conditions of Use

CueCard Conditions of Use

Internet Banking PhoneService and

Mobile Banking Terms and Conditions of Use

Financial Services Guide and Deposit Interest Rate Schedule.

Fees and Charges Brochure

SmartBudget Brochure and

SmartBudget Terms and Conditions.