

This document must be read together with the Woolworths Employees' Credit Union Account and Access Facility Conditions of Use and the Fees & Charges & Transaction Limits brochure.

Account	Minimum Opening Deposit	Funds Available at Call	Method of Calculating Interest	Cheque Book	EFTPOS/ATM/ Bank @Post Access Visa Card or Redicard	Home Banking via Internet or Telephone	Direct Entry	BPAY® Bill paying service
S1 Access Savings	\$1.00	✓	Opening Daily Credit Balance	✓	✓	✓	✓	✓
S2 Christmas Club	\$1.00	(See Note 1)	Opening Daily Credit Balance	✗	✗	✗	(Credits Only)	✗
S3 Budget Savings	\$1.00	✓	Minimum Monthly Credit Balance	✓	✗	✓	✓	✓
S4 General Insurance	\$1.00	✓	Minimum Monthly Credit Balance	✗	✗	✓	✓	✗
S5 Health Insurance	\$1.00	✓	Minimum Monthly Credit Balance	✗	✗	✓	✓	✗
S6 SaverPlus	\$500.00 (See Note 2)	✓	Opening Daily Credit Balance	✗	✗	✓	✓	✓
S7 Cash Management	\$1.00	✓	Opening Daily Credit Balance	✗	✗	✓	✓	✓
S9 Goal Savings	\$1.00	✓	Opening Daily Credit Balance	✗	✗	✓	✓	✗
S10 NetPlus	\$1.00 (See Note 3)	(See Note 3)	Opening Daily Credit Balance	✗	✗	(Internet Only)	(Credits Only)	✓
S11 Special Purpose	\$1.00	✓	Minimum Monthly Credit Balance	✗	✗	✓	✓	✓
Term Deposit	\$2,000.00	(See Note 4)	Opening Daily Credit Balance	✗	✗	✗	✗	✗
S1 Super Saver (Ages up to 12 years)	\$1.00	✓	Opening Daily Credit Balance	✗	✗	✓	✓	✓
S1 BU (Ages 13 to 17 years)	\$1.00	✓	Opening Daily Credit Balance	✗	✓	✓	✓	✓

Note 1 Withdrawal period between 1 November and 31 December. Withdrawal fees apply for early withdrawal (see fees & charges and transaction limits brochure).

Note 2 A monthly account keeping fee applies for those months when the balance falls below \$500 (see fees & charges and transaction limits brochure).

Note 3 All withdrawal transactions must be via Internet banking or BPAY®. Fees apply for staff assisted withdrawals (see fees & charges and transaction limits brochure).

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Note 4 Fixed Term Deposits are repayable at maturity. You may apply for early withdrawal, but only for the whole deposit which we may grant in our absolute discretion. We may reduce interest to the S1 rate from the date of deposit. For Term Deposits of 12 months and over you may withdraw up to 20% of the original deposit without our approval and without penalty. Interest is paid at maturity or at annual intervals to your S1 Access account. On maturity, we will automatically re-invest your term deposit in the same type of term deposit as you originally chose unless you have told us otherwise. Normally, we will ask you, when making your term deposit, what you want to happen on maturity.