



ON-LINE SAVINGS ACCOUNT APPLICATION

Please note: You membership must be registered to use Internet Banking to apply for an on-line account.

1 st Named on account	2 nd Named on account
Member Number:.....	Member Number:.....
Surname:.....	Surname:.....
Given Names:.....	Given Names:.....
Telephone:.....	Telephone:.....

Terms and Conditions

The On-line Savings account terms and conditions form part of the General Terms and Conditions. These may be obtained from the First Choice Credit Union website: www.firstchoicecu.com.au or from our Orange Head Office by calling 63622944.

- 1 Funds are available at call and can be accessed ONLY via transfers using Internet Banking, to **linked savings account**. There is a minimum opening balance of \$1,000.00.
- 2 The membership must be registered as a user of Internet Banking to be eligible to open an online savings account. Online savings accounts are not suitable where two or more parties must sign to transact on the account.
- 3 Interest is calculated on the daily balance and credited to the account 6 monthly or when the account is closed.
- 4 Internet Banking daily transaction limits apply. Refer to the Terms and Conditions, fees and transaction limits for details of transaction limits. Larger transactions may be made by contacting the credit union.
- 5 A fee applies to Staff Assisted transactions. Refer to Schedule of Fees and Charges for details.
- 6 The fee for Staff Assisted transactions will be waived if Internet Banking is not available for use for an extended period. The fee will be waived for transactions in excess of the daily limits.
- 7 Interest rates can be varied at any time.
- 8 Direct Salary crediting, direct credits and transfers from other financial institutions can be set up to automatically deposit funds into the account.
- 9 The following services are not available on the on-line account: Cash and cheque withdrawals, member cheque book, rediCARD, sweeps to another account, periodical payments, direct debits from the account and transfers to and from the account using the 24 hour Automated Telephone Banking System.
- 10 The Credit Union Code of Practice, which sets standards of disclosure and conduct for dealing with our members, applies to this service.
- 11 In accordance with First Choice Credit Union general terms and conditions we reserve the right to vary the fees, charges or interest rate on the account.

Declaration

I/We acknowledge that I/we have read the On-line Savings Account Terms and Conditions and agree to abide by these Terms and Conditions.

Signature:.....	Signature:.....
Date:...../...../.....	Date:...../...../.....

Office use only

Operator No. and Initials	Date: / /	Member Signature Verified
ON-LINE SAVINGS ACCOUNT NUMBER		

Internet Banking Registered	Yes	No	Relationship linked	Yes	No
Linked to Internet Banking	Yes	No	System Updated	Yes	No