



Hunter United
Customer Owned Banking

Product Key Fact Sheet

Effective: 28 June 2018

About our XLR8 Account

The XLR8 Savings Account encourages saving with a small deposit every month for generous returns.

1. Key Facts

- Interest earning account, paid monthly
- \$50 minimum monthly deposit required
- \$250,000 maximum investment
- No limit to the number of XLR8 Accounts per membership
- If no deposit and/or transfer is made during the month interest is forfeited for that month
- Deposits can be made via cash, cheque, internal transfer or direct credit
- Withdrawals can be made via cash, corporate cheque, direct debit or via the Account Access Facilities outlined in this document
- Instructions for a recurring deposit into the XLR8 Savings Account must accompany the application

2. Interest

The current interest rate for our XLR8 Account can be found in our Savings and Transaction Accounts Interest Rates brochure available on our website, or upon request from our branches.

The interest rate is a variable rate and is calculated on the daily balance of your account. Interest is paid monthly on the last working day of each month to the XLR8 Savings Account. Interest credited to the XLR8 Savings Account is not considered part of the minimum deposit requirement.

3. Accessing your money

You can access your money at any of our branches and via the following Account Access Facilities:

- Internet Banking and must be transferred to a Hunter United transaction or savings account
- PayID for receiving NPP Payments
- Osko to receive fast payments

Please see our Account Access Terms and Conditions brochure on our website for more information on these facilities, or contact us on (02) 4941 3888.

Please ensure you have sufficient funds to prevent your account becoming overdrawn.

You will be sent a quarterly statement. Additional copies of statements can be requested at any time however a fee will apply.

4. Reward Rebate

Our Reward Rebate Program enables you to have your Eligible Fees rebated if you hold a loan with us or have combined loans and savings of \$20,000 or more with us.

You could receive a fee rebate of up to \$20 per month depending on your combined balances.

If you have a loan with us, you'll receive an automatic rebate of \$5 per month on your Eligible Fees, regardless of the loan balance.

If you have a combined balance of say, \$102,000 (\$2,000 in an On-Call Savings Account, \$5,000 in a Term Deposit and a Home Loan balance of \$95,000) you would receive a rebate of up to \$10 against your Eligible Fees.

Put simply... the more banking you do with us - the bigger the Reward Rebate! Please see our Fees and Charges - Deposit Products & Account Access Facilities brochure for a definition of Eligible Fees and other details.

This Product Key Fact Sheet should be read carefully and forms part of the governing terms of your account along with our Deposit Product Terms and Conditions, Account Access Terms and Conditions, Fees & Charges – Deposit Products and Account Access Facilities brochure, and Savings and Transaction Accounts Interest Rates brochure. Copies of these documents are available on our website or upon request from our branches.

5. Fees and Charges

Monthly Ezy Fee	\$5
Corporate cheque withdrawals	\$5 each
Stop payment on corporate cheques	\$15 each
Dishonoured cheque (inward)	\$9.90 each
Special clearance on cheque	\$20

Please see our Fees & Charges – Deposit Product and Account Access Facilities brochure for more information.

6. Account Limits

The XLR8 Account has the following daily withdrawal limits:

Branch cash withdrawals	\$1,000 or less per account unless you have made prior arrangements with us
Corporate cheque withdrawals	No limit providing sufficient funds available
Internet Banking transfers	\$5,000 cumulative for accounts registered for Internet Banking, unless you have previously submitted a signed Transfer Authority Limit Variation form. This applies to Internet Banking transfer payments authorised on a particular day irrespective of the date of the scheduled or actual payment