



Hunter United
Customer Owned Banking

Product Key Fact Sheet

Effective: 28 June 2018

About our V.I.P. Pension Account

A High Interest Earning Account Exclusively for Pension Holders and the over 65's. Earn a high rate of return without locking your money away!

1. Key Facts

- Strata interest
- No monthly administration fee (Ezy Fee)
- No minimum or maximum deposit requirements
- No limit to the number of V.I.P. Pension Accounts per membership
- Exclusive to personal banking customers
- 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

3. Eligibility

To open a V.I.P. Pension Account you must provide:

- An entitlement card to prove you are in receipt of a/an: Age Pension; Disability Pension; Mature Age Allowance; Mature Age Pension; Wife's Pension; Veteran Affairs Pension; or a Carer's Pension; Widow's Pension; or a Sole Parent's Pension; or
- A membership card of a retiree's association to prove you are a self-funded retiree; or
- Certification of birth date to prove you are over the age of 65; or
- An entitlement card and certification of birth date to prove: you are over the age of 50; have been retrenched; and being paid unemployment or some other special benefit

Joint accounts still available if only one person is eligible.

2. Interest

The current interest rate for our V.I.P. Pension 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 to your account or by cheque to your account.

3. Accessing your money

You can access your money when and how it suits you at any of our branches and via any of the following Account Access Facilities:

- Visa Debit Card access for cash withdrawals via ATM's and eftpos
- Internet Banking to make electronic payments with BPAY, BPAY View, HU EzyPay and SMS Alerts
- Cheque Books for personal cheques
- PayID for receiving NPP Payments
- Osko to make and 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.

It is important to 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.

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.

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.

5. Fees and Charges

Additional Hunter United ATM fees (6 or more per month)	\$1.50 per transaction
Additional eftpos fees (11 or more per month)	50c per transaction
Corporate cheque withdrawals	\$5 each
Stop payment on personal cheques	\$8 each
Stop payment on corporate cheques	\$15 each
Dishonoured cheque (inward and outward)	\$9.90 each
Special clearance on cheque	\$20
External transfers (HU EzyPay)	50c per transaction
External transfer (HU EzyPay) rejection	\$5 each
Recall on an external transfer (HU EzyPay)	\$50 each
BPAY payment made in error	\$20 each
SMS alerts	20c each
Direct Debit dishonour	\$9.90 each
Direct Debit stop payment	\$20 each
Osko recall	\$33
Osko payment	Currently fee free

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

6. Account Limits

Non-Hunter United ATMs	Unlimited withdrawals per month
Hunter United ATM transactions	5 free withdrawals per month
eftpos transactions	10 free transactions per month

The V.I.P. Pension 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
Cash withdrawals through ATMs or eftpos	\$1,000 or less per card as determined by the ATM or terminal owner (minimum withdrawal amount subject to notes 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
Osko payments	\$1,000 per transaction and \$5,000 cumulative per day. Osko transactions are included toward your daily Internet Banking transaction limit.