



Building better banking around YOU®

Office Use Only
Member No.

Circe Credit Co-operative Ltd
Member Service: 1300 553 582
PhoneLink: 1300 553 571
Fax: 1300 553 523
Web: www.circle.com.au
ABN: 46 087 650 968
AFSL: 243335

Beyond 2000 Internet Savings Account Application

Gate 6, Tilburn Road DEER PARK VIC 3023

Please note that you MUST be a Circle member in order to access the Internet Savings Account and have access to our NetLink internet banking system. If you are not a Member, please fill in the Application for membership form available from our branches or online at www.circle.com.au

PLEASE FAX APPLICATION TO 1300 553 523 OR RETURN VIA AUSTRALIA POST

Personal details

Primary member (your name in full)

Circle Credit member no. _____

Home phone no. _____

Mobile no. _____

Mailing address _____

E-mail address _____

Secondary details (if applicable)

Secondary member (your name in full)

Home phone no. _____

Mobile no. _____

Mailing address _____

E-mail address _____

Secondary joint member - Joint memberships where anyone can sign to transact on the account are eligible to register to the Internet Savings Account. Otherwise, if all must sign to operate the account you are unable to access this account.

Please transfer the amount of \$ _____ (Min \$2000) from my Circle account _____ to my Beyond 2000 Internet Saver Account

Please find cheque for amount of \$ _____ (Min \$2000) to open my Beyond 2000 Internet Saver Account

Terms and conditions

- Funds above the minimum balance amount are available at call and can be accessed only via transfers using Internet Banking or PhoneLink.
- The membership must be registered as a user of Internet Banking to be eligible to open a Internet Savings Account. Internet Savings Accounts are not available where two or more parties must sign to transact on the account.
- Interest is calculated on the daily balance and credited to the account monthly, or when the account is closed.
- Internet Banking daily transaction limits apply. Refer to our General Terms and Conditions – Transaction Limits for details of transaction limits.
- Staff assisted transactions are not available for this account.
- A minimum balance of \$2000 must remain in the account to remain open. To close the account, all requests must be made in writing to the Credit Union.
- Interest rate can be varied at any time.
- Direct Salary crediting, direct credits and transfers from other financial institutions can be set-up to automatically deposit funds into the account.
- The following services are not available on the Internet Savings account: cash and cheque withdrawals, member cheque book, VISA card, periodical payments, and direct debits from the account. Personal accounts only - NO BUSINESS ACCOUNTS
- The Credit Union Code of Practice, which sets standards of disclosure and conduct for dealing with our members, applies to this service.
- Circle reserves the right to change the terms and conditions.

NetLink Internet Banking

To access your Beyond 2000 Internet Savings account, you must register (if not already registered) to NetLink our Internet Banking facility.

Please activate the NetLink account access facility

Please activate the PhoneLink account access facility

Please Note: You must supply an identification code (per indicated right) which we will use to confirm your identity by telephone before supplying you with an initial access code for NetLink and/or PhoneLink

Your Identification Code for NetLink and Phone Banking: Please choose a code that will not be forgotten.

Declaration

I/We acknowledge that I/we have read the Internet Savings Account's Terms & Conditions and agree to abide by these Terms & Conditions. Additionally I/We acknowledge that in the event of a joint membership where either party is able to sign, the account will automatically be available for **both** parties to transact on within these terms and conditions unless otherwise required.

Signature(s)

Signature of primary member

Date

SIGN HERE

Signature of secondary joint member

Date

SIGN HERE

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GIBSON ISLAND DEER PARK KOORAGANG ISLAND PINKENBA

CIRCLE CREDIT Co-operative Limited ABN 46 087 650 968, AFSL 243335