



Building better banking around **YOU**

Summary of Accounts & Availability of Access Facilities

Conditions of Use

This document must be read together with the **Circle Account & Access Facility** brochure and the **Fees & Charges & Transaction Limits** brochure.

Together these brochures form the Conditions of Use for the Circle Account & Access Facility.

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Circle Credit Co-operative Limited
ABN 46 087 650 968
AFS Licence number 243335

Gate 6, Tilburn Road Deer Park Vic 3023

Telephone: 1300 553 582
Facsimile: 1300 553 571
Web site: www.circle.com.au
Email: info@circle.com.au

KOORAGANG ISLAND
PINKENBA

DEER PARK
GIBSON ISLAND



Summary of Accounts & Availability of Access Facilities

Account	Minimum Balance	Funds available at call	Cheque Book	Home Banking via Internet or Telephone	EFTPOS/ATM Access Visa Card	Direct Entry (Credit or Debit)	BPAY Bill paying service
Super S Account (S6) (S11)	None required	✓	✓	✓	✓	✓	✓
Budget Account (S5)	None required	✓	✓	✓	✓	✓	✓
Christmas Club (S2) (S16)	None required	See Note 1	X	See Note 1	X	✓ (Credits only)	X
General & Special Savings Accounts (S1) & (S3) & (S12-15)	None required	✓	X	✓	X	✓	✓
Cash Fund Account (S4)	\$2,000 See Note 2	X	X	✓	X	✓ (Credits only)	X
Pensioner Plus Account (S10) (S17)	None required	✓	X	✓	X	✓	✓
30 Days Notice of Withdrawal Account (S8)	\$500	X	X	✓	X	✓ (Credits only)	X
Visa Account with Approved Credit Limit	None required	✓	X	✓	✓	✓	✓
Term Deposits	\$1,000	See Note 3	X	X	X	X	X
Short Term Investment	\$50,000	X	X	X	X	X	X

Note 1: Christmas Club Account (S2) three withdrawals available from 1st January to the 31st October incurring a \$5/withdrawal fee. Fourth withdrawal will close the account.

Note 2: The minimum balance of \$2,000 must be maintained. If the account balance falls below the minimum, the account will be closed and monies transferred to an on-call savings account. 24 hours written notice is required to withdraw from the account.

Note 3: An interest rate penalty will apply to all or part of the deposit amount redeemed before maturity. Refer to Schedule of Fees & Charges for details.