

Share the Love Savings and Transaction Account

\$89

The flexible, multi-purpose transaction account that is free of eligible BDCU Alliance Bank transaction fees if you have a minimum value of loans and deposits and use your Share the Love Savings and Transaction Account for all of your external transactions.

Benefits and Interest Rates

AMOUNT	INTEREST RATE
ALL BALANCES	0.80%p.a.

- ◆ No minimum account balance required
- ◆ Flexible, convenient banking
- ◆ Variable interest rate
- ◆ Funds are at call
- ◆ Card access available
- ◆ Interest calculated daily and paid monthly

Fee Table

Monthly Transaction Fee	\$0/\$6		
Monthly transaction fee is waived if you have \$2,000 or more minimum monthly combined value of loans and deposits in your membership. No monthly transaction fee applies if you don't make any transactions during the month.			
ELIGIBLE TRANSACTIONS			
Advice Centre cash withdrawals	Unlimited	Direct Credits	Unlimited
Advice Centre cash or cheque deposits	Unlimited	Direct Debits	Unlimited
Phone Banking transactions	Unlimited	Visa Debit	Unlimited
Internet Banking transactions	Unlimited	EFTPOS	Unlimited
Member cheque withdrawals	Unlimited	ATM/RediATM*	Unlimited

*You may be charged by the ATM owner if you use a non-rediATM

Fees and Charges

For details of other fees and charges which may apply, refer to the *Personal Fees and Charges brochure*

IMPORTANT INFORMATION:

Interest rates are current as at 1/3/16 and are subject to change.

This Fact Sheet doesn't take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms & Conditions, General Fees & Charges apply, and are available on request. Loan applications are subject to normal BDCU Alliance Bank lending criteria. Refer to current personal loan interest rate brochure for latest Interest rates.