

# Christmas Club Account

## S7

Build up a Christmas kitty before the tinsel comes out by making small savings that you won't miss throughout the year.

## Benefits and Interest Rates

ACCOUNT	INTEREST RATE
Christmas Club Account (S7)	0.80%pa

- ◆ No minimum balance
- ◆ No transaction fees on withdrawals made between 1st November and 31st January
- ◆ Variable interest rate applies
- ◆ Interest calculated daily on the closing balance
- ◆ Interest credited annually on 31st October

## Fee Table

Monthly Service Fee	\$3 per withdrawal		
ELIGIBLE TRANSACTIONS			
Advice Centre cash withdrawals	✓	Direct Credits	✓
Advice Centre cash or cheque deposits	✓	Direct Debits	n/a
Phone Banking transactions	✓	Visa Debit	n/a
Internet Banking transactions	✓	EFTPOS	n/a
Member cheque withdrawals	n/a	ATM/RediATM	n/a

## 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.



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