

Community Reward Account

Terms and Conditions

Effective date: **1 February 2012**

These terms and conditions apply to the Community Reward Account and should be read in conjunction with our Product Guide, Fees and Charges booklet and Savings and Term Deposit Interest Rate Board. Together they form the Terms and Conditions that apply to your account. To obtain a current copy of these documents call in to your nearest Branch, phone our Member Contact Centre on 13 25 85, or visit our website.

The Community Reward Account is an at call savings account which supports eligible community and not-for-profit groups through the community bonus payment, an annual donation made by us to participating organisations.

1 SPECIFIC TERMS AND CONDITIONS

1.1 Product Comparison Table –features and access methods

Product Features	
Available to:	Members wanting to support a registered community organisation
INTEREST	
Calculated daily	✓
Paid	Monthly
Fixed/Variable	Variable
Tiered/Stepped	Tiered
Bonus Interest	✗
Payment method	Credited to your account
ACCOUNT FEATURES	
Term	At Call
Minimum balance ⁱ	Nil
Statement frequency	6 monthly
Monthly account keeping fee	✗
Optional line of credit facility available	No

Access Methods	
Card access	
Withdraw cash and make balance enquiries at any ATM in Australia or overseas displaying the Visa symbol	✗
Pay for purchases (and cash withdrawals) using EFTPOS	✗
Deposit and withdraw cash using Bank@Post	✗
Pay for purchases using Visa Debit card in person or over the phone or internet	✗

Electronic access ⁱⁱ	
Internet Banking ⁱⁱⁱ	✓
Mobile Banking ^{iv}	✓
Telephone Banking	✓
Direct debits	✗
Direct credits	✓
Pay bills using BPAY	✓
Make staff assisted periodical payments	✗
Cheques	
Member chequing - personal cheque book	✗
Corporate cheques	✓
Over the Counter	
Deposit cash and cheques	✓
Withdraw cash	✓
Transfer funds to another account, to another financial institution or overseas	✓
Member Contact Centre	
Transfer funds to another account, to another financial institution or overseas	✗

✓ = Available ✗ = Not available

2 RECIPIENT ORGANISATION

When you open a Community Reward Account you must nominate a community organisation from the list of participating recipient organisations available from us.

You can only nominate one community organisation per Community Reward Account.

If you choose to support more than one community organisation you must open a separate Community Reward Account for each community organisation you support.

2.1 Changing the linked Community Organisation

You may choose to support a different organisation at any time but will be required to close your Community Reward Account and open a new account to do so.

Community CPS Australia Ltd Email: member@communitycps.com.au Website: www.communitycps.com.au

Companion Credit Union - A division of Community CPS Australia Email: member@companion.com.au Website: www.companion.com.au

United Community - A division of Community CPS Australia Email: member@unitedcommunity.com.au Website: www.unitedcommunity.com.au

Wagga Mutual Credit Union - A division of Community CPS Australia Email: member@waggamutual.com.au Website: www.waggamutual.com.au

Post: GPO box 1430, Adelaide SA 5001. Telephone: 13 25 85. Facsimile (08) 8231 3060. ABN 15 087 651 143 AFSL/Australian Credit License 237856

3 COMMUNITY BONUS PAYMENT

Registered community organisations may be eligible to receive a Community Bonus Payment each year.

The Community Bonus Payment is calculated as at 11:59pm CST on the 30th June by multiplying the average annual balance held in the Community Reward Accounts of all account holders who have nominated the same organisation by the Community Bonus Payment percentage.

The Community Bonus Payment percentage is based on the number of supporters a community organisation has as at 30 June as follows

Number of Supporters	Community Bonus Payment p.a.
Less than 20	1.00%
20 – 39	1.10%
40 – 59	1.20%
60 – 79	1.30%
80 – 99	1.40%
100 plus	1.50%

The average annual balance is calculated using the average balance in the Community Reward Accounts at the end of each day that are linked to the same registered organisation for the 12 months ending on 30 June at 11:59pm CST.

To receive a community bonus payment, the combined average annual balance of all Community Reward Accounts linked to the same organisation as at 11:59pm CST on the 30th June must total a minimum of \$5,000.00. A community bonus payment will not be paid if the balance is less than this. The minimum community bonus payment we will make to a recipient organisation is \$50.00.

4 DEFAULT RECIPIENT ORGANISATION

Our default community organisation is the Community CPS Foundation. Information on this organisation can be found by asking us or from our website.

If you do not nominate a registered community organisation at the time of opening an account, your Community Reward Account may be linked to our default recipient organisation.

If the organisation you have nominated is deregistered as an eligible recipient organisation, or a community bonus payment is returned to us or we cannot contact a registered recipient organisation, we:

- may pay the community bonus payment to our default recipient organisation; and
- will advise you that you need to select a new recipient organisation

If you do not advise us of a new recipient organisation your Community Reward Account will be linked to our default recipient organisation.

5 SPECIFIC FEES AND CHARGES

There are no account keeping fees on the Community Reward Account.

5.1 Transaction fees and charges

The following transaction fees are payable:

Transaction	Fee each
Over the counter cash withdrawal or transfer	Four free per month then: \$4.00 each
Bpay payment	\$0.20
Internet banking internal and external transfers	No charge
Account Information Line transfers	No charge
Any other form of transaction on the account (excluding credit transactions)	\$4.00

Other fees and charges may be incurred when particular transactions are performed or services are requested.

You should refer to the current Fees and Charges Booklet for general fees that may apply to your account.

ⁱ Interest may not be paid on all balances down to the minimum balance. You may need to maintain a higher balance to take advantage of higher interest rates.

ⁱⁱ Card and electronic access is restricted for persons under 13 years of age.

ⁱⁱⁱ Some Internet Banking transactions require you to register for Secure SMS or a security token.

^{iv} Some Mobile Banking transactions require you to register for Secure SMS or a security token.

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