



South West Slopes Credit Union Ltd trading as SWSbank (SWS)
 ABN 80 087 650 673 AFS & Australian Credit Licence No 240712
Summary of Accounts & Availability of Access Facilities
Current as at 20 May 2025

This document must be read together with the SWS “Conditions of Use” and the “Schedule of Fees & Charges & Transaction Limits”.

Together these form the Conditions of Use for the SWS Account & Access Facilities.

Account	Minimum Opening Deposit	Funds available at call	EFTPOS/ATM access Visa Debit or Credit Card	Internet Banking	Direct Entry, Osko & PayTo (Credit or Debit)	EPAY, BPAY & Bill paying service	Account Keeping Fee
<i>Everyday Account – S1</i>	\$0.00	✓	Visa Debit Only	✓	✓	✓	X
<i>Card Free Account – S2</i>	\$0.00	✓	X	✓	✓	✓	X
<i>Visa Classic Credit Card – S3</i>	\$0.00	✓	Visa Credit Only	✓	✓	✓	X
<i>Budget Account – S4</i>	\$0.00	✓	X	✓	✓	✓	X
<i>Christmas Club Account – S5</i>	\$0.00	X	X	✓ <i>See Note 1</i>	✓ <i>(Credits only)</i>	X	X
<i>Teenager Account – S6 (13 to 18 years of age)</i>	\$0.00	✓	Visa Debit Only	✓	✓	✓	X
<i>Goal Account – S7</i>	\$0.00	✓	X	✓	✓	✓	X
<i>Junior Account – S8 (10 to 12 years of age)</i>	\$0.00	✓	X	✓	✓	✓	X
<i>Superannuation Fund Account – S9</i>	\$0.00	✓	X	✓	✓	✓	X
<i>Offset Account – S10</i>	\$0.00	✓	X	✓	✓	✓	X
<i>Online Saver Account – S11</i>	\$0.00	✓ <i>See Note 2</i>	X	✓	✓ <i>(Credits only)</i>	✓	X
<i>Term Deposits:</i>	Tier 1 - \$500-\$9,999 Tier 2 - \$10,000-\$49,999 Tier 3 - \$50,000 and over	X <i>See Note 3</i>	X	X	X	X	X

Note 1: The funds will be transferred to your savings account on maturity (30 November). We do not allow withdrawals from the Christmas Club account. If you do require the funds prior to maturity the facility must be closed. After maturity the Christmas Club account can be re-opened.

Note 2: Online access account. Over the counter transactions are allowed however a Staff Assisted Transaction Fee will be incurred per in branch transaction. Refer to our Schedule of Fees, Charges & Transaction Limits for more information.

Note 3: Withdrawal only at maturity. We may allow early withdrawal at our absolute discretion e.g.: in cases of hardship or special need or on receipt of 7 days notice prior to the intent of early withdrawal. We may also reduce the interest or charge a fee. Interest will be paid on maturity or at monthly intervals to a specified savings account. On maturity, the term deposit will be re-invested with interest, unless we have been notified otherwise. Maturity instructions may be given at the time of investment.