



FIRE SERVICE CREDIT UNION

LTD. EST. 1972

22 Chancery Lane, Adelaide SA 5000
ABN: 17 087 651 152

Phone: 08 8227 2222 Fax: 08 8227 2422
AFSL: 237515 Australian Credit Licence: 237515

Web: www.fscu.com.au
BSB: 805013

High Return Savings Account Application

MEMBER NUMBER _____

JOINT MEMBER _____

SURNAME (S) _____

GIVEN NAME (S) _____

I/we hereby apply for a High Return Savings Account to be established on my/our Membership. I/we have received and read the High Return Savings Account Terms and Conditions including Fees and Charges and Interest Rate Schedules and the Fire Service Credit Union Financial Services Guide. I/we understand the conditions of this account and have had any questions regarding its operation answered by the Credit Union.

JOINT ACCOUNTS: Method of signing

Either to sign

All to sign

Other _____

If you open a joint account with another person, you will each be liable for any money that is owing on the accounts. Your liability for debts is both joint and several. When one joint holder dies, the surviving joint holder(s) automatically take the deceased joint holder's interest in the account. 'Either to sign' means that any one of the joint holders can operate the account. 'All to sign' means that all joint holders must sign together to operate the account. You can vary these instructions at any time by contacting us. If fewer than all the account holders can sign on the account, any one of the account holders can notify the Credit Union that the account must be reverted to "all to sign".

JOINT ACCOUNTS: Statements

We will only send one statement to the primary joint member. Joint account holders may request to receive statements at any time. All account holders have access to joint account information via Internet Banking and Mobile Banking app.

HAVE YOU PROVIDED YOUR TAX FILE NUMBER(S)?

YES / NO

WOULD YOU LIKE E-STATEMENTS?

YES / NO

HIGH RETURN SAVINGS ACCOUNT TERMS AND CONDITIONS

1. The High Return Savings Account is designed for serious savers who wish to attract higher interest on their permanent savings.
2. Unlimited deposits can be made to the account however withdrawals are limited to one free withdrawal per calendar month. Any further withdrawal in addition to the first one each calendar month will attract the Transaction fee listed in the Fees and Charges schedule. Withdrawals are defined as a transfer to another account, withdrawal from the account. Any fees payable will be debited to your account.
3. There is no access to the High Return Savings Account via Visa Debit card or personal cheque book. You can access funds electronically or by contacting the Credit Union.
4. Statements are issued on this account on a quarterly basis.
5. Interest is calculated on a daily balance and paid at the end of each month. Current interest rates are listed in the Interest Rate Schedule.

SIGNATURE (S) _____

DATE _____

Office Use Received / /

Open S5 Link to Internet Banking Is TFN required? New account no _____