

Everyday Banking

General
Information

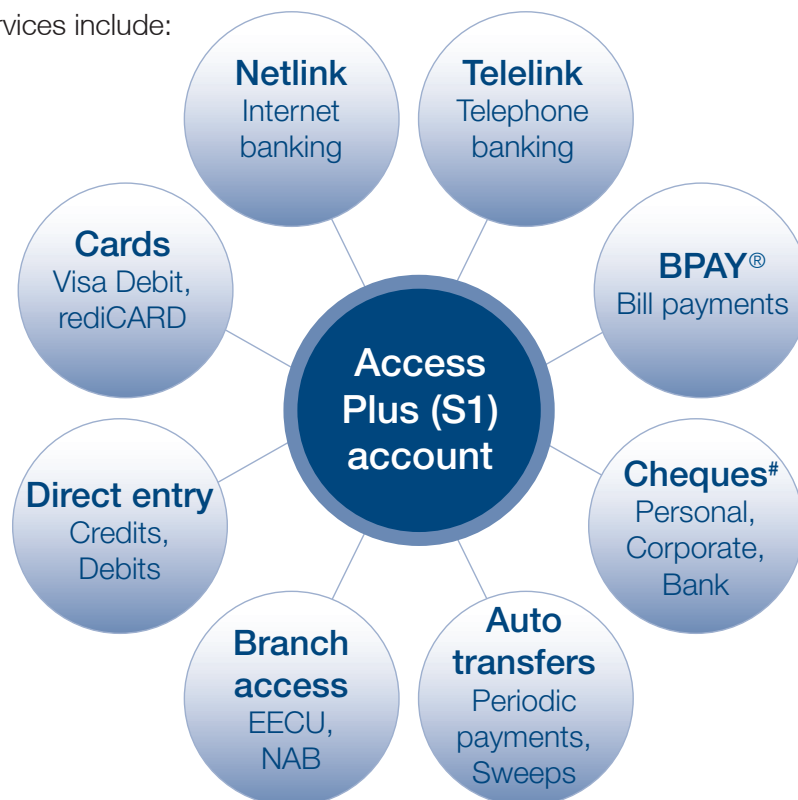
EECU offers a complete transaction banking service. Whatever your day-to-day banking needs our integrated service can work to make your banking quick, easy and convenient.

Access Plus (S1) account

At the heart of our facilities is our Access Plus (S1) account, a fully-featured transaction account that provides the operating foundation for our many other services. Linked to the Access Plus (S1) account are services that allow you to:

- keep track of your money
- deposit funds
- obtain cash
- purchase goods or services
- pay bills
- transfer funds, within EECU or to other Australian financial institutions

These services include:



#Refer to separate General Information Sheet on Cheques.

Additional information on the features of the Access Plus (S1) account are provided overleaf.

Our products and services

We have information sheets on a range of products and services including Home Loans, Investment Loans, Personal Loans, Car Loans, Travel & Foreign Services, Saving, Cheques and Insurance. If you are interested in any of these information sheets, talk to one of our experienced staff members.

Access Plus (S1) account

The Access Plus (S1) account is a transaction account which is designed for everyday use. It has a full range of features to help you manage your day-to-day cash and spending. An Access Plus (S1) account is opened for you automatically when you become a member of EECU.

24/7 banking

EECU provides comprehensive electronic account access. With Netlink – internet banking and Telelink – telephone banking, you can check transactions and account balances, transfer funds between accounts and pay bills using BPAY.

Cards

EECU's facilities provide easy access to funds in your Access Plus (S1) account. The Visa Debit card gives you the ease of a credit card and the convenience of ATM, EFTPOS and payWave payment options without the worry of a growing debt, while EECU's rediCARD means you can make purchases using EFTPOS and obtain cash from ATMs in Australia and overseas.

Depositing

Depositing money to your account is simple and flexible. You can deposit funds to your account electronically, by mail, through an EECU office or at any National Australia Bank branch*.

Withdrawing cash

Withdrawing cash is easy and convenient at any ATM (worldwide) or EFTPOS terminal. You also have the option of withdrawing cash over the counter at our Sale office.

Paying bills

EECU supports a range of bill-paying options that save you time and energy – you can set up automatic payment of regular bills, pay bills by telephone or internet, or use an EECU cheque[#].

Transferring funds

Transferring funds is easy. EECU offers Netlink or Telelink transfers, automatic sweep facilities and periodic payment arrangements. You can also transfer funds at an EECU office.

Tracking your money

Keeping track of your money is easy using EECU's Netlink and Telelink. You can monitor all transactions, download transaction records and reconcile your account balances easily.

*Deposit book supplied by EECU is required.

[#]Refer to separate General Information Sheet on Cheques.

	Electronic Access		Cards		Deposit Facilities				Payment Facilities						Other Facilities	
	Netlink	Telelink	Visa Debit Card	rediCARD	Direct Credit	Quick Deposit	EECU Office	NAB Branch	BPAY®	Direct Debit	Periodic Payment	Personal Cheque	EECU Corporate Cheque	Bank Cheque	EECU Office Transfer	Sweep
Account Details																
Account balance	✓	✓														
Transaction details	✓	✓														
Obtain a transaction listing	✓															
Interest details	✓	✓														
Download transactions	✓															
Deposit Funds																
Cash/cheques - Australian currency								✓	✓							
Cash/cheques - Foreign currency								✓								
Payroll					✓											
Government payments / dividends / distributions					✓											
Transfer from another Australian financial institution						✓	✓									
Obtain Cash																
ATMs - Australia			✓	✓												
ATMs - Overseas			✓	✓												
EFTPOS - Australia			✓	✓												
Purchase Goods or Services																
EFTPOS - Australia			✓	✓												
Visa purchase			✓													
Over the internet			✓													
Pay Bills																
One-off bills	✓ ¹	✓ ²	✓						✓	✓	✓	✓	✓	✓		
Regular bills	✓ ¹		✓						✓	✓	✓	✓				
Transfer Funds																
To - a/c's within your EECU membership	✓ ³	✓ ³									✓			✓	✓	
To - a/c's under another EECU membership	✓ ³	✓ ³									✓			✓	✓	
To - a/c's at another Australian financial institution	✓ ⁴										✓					

Use rediATM network wherever possible to avoid ATM 'Direct Charge Fees'

¹ BPAY or External Transfer ² BPAY ³ Internal Transfer ⁴ External Transfer

General Information

Commissions, fees and charges

EECU does not charge account-keeping fees or other charges for holding a savings account on a personal membership. However transaction fees may be charged for using a facility to access funds in an account. Transaction fees are subject to rebates under the transaction fee plans. For further information visit eeecu.com.au

Chargebacks

As a Visa card holder if you believe a purchase was not properly authorised or processed, or there is some other problem, you may have a right to recover the amount of the purchase under the scheme's 'Chargeback Rules'. If you dispute a card transaction and a chargeback right exists we will promptly lodge a claim on your behalf. Depending on the type of transaction, we must initiate the chargeback within 30 to 90 days of the transaction date. Therefore it is important that you notify us immediately you become aware of an unauthorised transaction. We cannot process a chargeback unless it is within the chargeback period and we have a Statutory Declaration (EECU can provide) from you. We will let you know the outcome as soon as we have been advised. If your chargeback is successful we will credit the disputed amount back to your account.

Direct Debits

Direct debit is a common method of bill payment, particularly for recurring payments. Where you have authorised a merchant or supplier to allow them to directly debit your nominated account with us, you should always review your statements to ensure that your account is being debited in accordance with your authority.

You can cancel a direct debit authority at any time. We will take every action we can to stop a regular debit that is linked to your account if you ask us, however we may ask that you also contact the merchant or supplier who has initiated the transaction to arrange for it to be stopped from their end.

We will also assist you to resolve complaints about unauthorised payments initiated using your Visa Debit card number, including where possible assisting you to seek a chargeback.

Other Services and Offerings

Loans

Most of us need to borrow at some time in our lives. We can provide you with a loan for a variety of purposes.

Saving

EECU offers a complete range of savings accounts. Talk to us about our at-call saving accounts, high-interest accounts and term deposits.

Please contact us to find out about any of these services.

Become a member of EECU

Membership of EECU is open to any employee or long-term contractor to companies in the ExxonMobil Group, and their family members.

You can become a member by:

- downloading a Membership Application form online at eeecu.com.au and posting or taking your application to any EECU branch.
- contacting EECU on 1300 65 3328 and requesting a Membership Application form to be posted to your home address.

Identification Requirements

If you are coming into an EECU office you must present sufficient documentation to validate your identity. (Read the information on the range of suitable identification documents, available on eeecu.com.au).

If you are not providing your identification in person at an EECU office we may be able to accept certified copies of your identification documents. These must be certified by a person authorised to do so under the AML/CTF Rules and must be accompanied by a 'Certifier' form (available from our website or an EECU office).

The certifier form and endorsed copies of your identification documents should be forwarded to the credit union with your membership application form.

Opening an account with EECU

You can open an additional account:

- personally with one of our Member Relationship staff
- or by downloading an account application form from eeecu.com.au and completing it yourself.
- EECU may require additional identification documents when new products and/or services are provided. We will contact you if it is necessary.

Contact us

Melbourne

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