

# **Member Product Guide**

**Savings Accounts • Term Deposits**

**Capricornia Credit Union Ltd.**

**ABN 54 087 650 940**

**Australian Financial Services License No: 246780**

**Member Product Guide (MPG)**

**Date: 1<sup>st</sup> September 2009**

**This MPG will apply immediately to any person who acquires one of our financial products. For existing members who already have financial products these terms and conditions will apply from 1<sup>st</sup> November 2009**

## Financial Services Guide

For information on our full range of products and services, see our Financial Services Guide. Details on our constitution and how to become a member are available on request.

## For Future Reference

Please read this MPG carefully so that you understand how your account works and the terms and conditions which apply. You should retain a copy of all MPG documents for future reference.

Each relevant provision of the Mutual Banking Code of Practice will apply to savings accounts, term deposits and payment services.

The Electronic Funds Transfer (EFT) Code of Conduct as established by the Australian Securities and Investment Commission (ASIC) will apply in relation to EFT transactions.

## Product Summary

You can choose from a range of our accounts to suit your needs.

Savings accounts provide account holders with the ability to deposit and withdraw on demand, subject to account terms and conditions. These accounts have an account code prefix of "S". (For example our standard savings account is called an S1 account).

Term deposit accounts generally accept only one initial deposit for a fixed term at a fixed interest rate. These accounts have an account code prefix of "I".

We also offer term loan products (account code prefix "L") and continuing credit (account code prefix "S"). If we agree to provide credit to you, we will give you separate terms and conditions relating to the provision of credit. Conduct of term loan accounts and continuing credit accounts is subject to the applicable provisions of this MPG and the MPG entitled "Payment Services".

Savings Accounts	Eligibility
<b>S1 – Personal Banking</b> An all purpose transaction account with a wide range of features and options for moving money around.	For members' personal or domestic use only.
<b>S19 – Business Banking</b> An all purpose transaction account with a wide range of features and options for moving money around.	For members' business use only.
<b>S20 – Auctioneers &amp; Agent Trust Account</b> For members subject to the Auctioneers Agent Act 1971	For approved members only
<b>S40 - Pensioner Passbook</b> An account designed for pensioners and retirees which offers interest rates based on the Federal Government's "deeming" rates	Existing account holders only - closed to new applicants.
<b>S50 - Pensioner Select</b> An account designed for pensioners and retirees, which offers interest rates based on the Federal government's "deeming" rates.	Members who are in receipt of an aged or veterans pension. Self funded retirees who provide evidence satisfactory to us that they are permanently retired from the workforce.

<b>Savings Account</b>	<b>Eligibility</b>
<p><b>S5 - Savings Accumulator</b>  This savings account pays a premium rate of interest whilst keeping funds accessible to you.  NOTE: This account may not be suitable if you make frequent withdrawals from your savings.  This account can also be linked to a "Christmas Club" option with the balance paid to your nominated CCU account on the 15<sup>th</sup> of November each year.</p>	All members.
<p><b>S26 – Incorporated Clubs Account</b>  An interest paying, variable rate savings account with the flexibility to make deposits and withdrawals when you choose.</p>	For Members that are Incorporated Clubs or Societies only. <u>Specific Conditions</u> – Where average weekly cash turn over exceeds \$5000 <u>OR</u> average weekly coin turn over exceeds \$100, the terms and conditions for the S28 – Cash Management Account shall apply.
<p><b>S28 - Cash Management</b>  An interest paying, variable rate savings account with the flexibility to make deposits and withdrawals when you choose.</p>	All members.
<p><b>S29 - E \$aver</b>  A high interest variable rate savings account, which provides unlimited free transactions by electronic banking means.</p>	All members.

<b>Term Deposit Accounts</b> <b>\$5,000 - \$250,000<sup>#</sup></b>	<b>Eligibility</b>
<b>I3</b> 3 month term deposit	All members.
<b>I6</b> 6 month term deposit	All members.
<b>I12</b> 12 month term deposit	All members.
<b>I69</b> Pension plus 12 month term deposit. Interest rate is 0.25% p.a. above the 12 month term deposit rate – monthly interest option.	Members who conduct an S40 (Pensioner Passbook) or S50 (Pensioner Select) account.
<b>I59</b> Freetime 12 month term deposit. Interest rate is 0.50% p.a. above the 12 month term deposit rate – monthly interest option. Interest paid monthly to an S40 or S50 account.	Members who conduct an S40 (Pensioner Passbook) or S50 (Pensioner Select) account AND have at least ten (10) years continuous membership of the credit union.

<sup>#</sup>Term deposits greater than \$250,000 are accepted by agreement.

## Product Risks and Benefits

Savings accounts are simple to use and offer a wide range of options for moving your money around.

Term deposits for three (3), six (6), or twelve (12) months offer competitive rates of interest when money can be put aside for the nominated term.

Our accounts offer relatively low risk for the safety and security of your money.

As market interest rates can fluctuate overtime, there is a risk that a market movement could be to your disadvantage.

Capricornia accounts have different risk and return characteristics to "growth" investments (such as shares or property). You should consult a licensed Financial Advisor if you are not certain which form of investment suits your needs and circumstances.

There is an element of risk to you in the areas of security of passwords and PIN. We recommend that you adhere to appropriate security measures described in the terms and conditions to ensure that your account security is not compromised.

There is also a risk that you may not have sufficient funds available in an account when making withdrawals. We recommend that you have a good understanding of the deposits and withdrawals made on your account at all times to ensure that you do not overdraw your account.

There is a risk when operating an account jointly or when providing another person with authority to operate your account. It is possible that the other person may undertake transactions without your authority or knowledge. Please ensure that when you operate an account jointly or provide another party with authority to operate an account, that you monitor transactions on the account. You appoint an authorised party or operate a joint account at your own risk. You can cancel an authority to operate an account at any time by writing to us.

There may be additional risks to your savings accounts when you link these to payment products (such as member cheques, direct debits, direct credits etc.). Please adhere to the terms and conditions of these payment products when operating your accounts.

We shall not be liable for any loss that you or others may suffer as result of the failure to minimise these risks. We reserve the right to cancel an authority or stop activity on an account, particularly if we become aware of a dispute between an account holder and a party authorized to operate an account. However, we do not accept any liability for not exercising this right.

## **Our Fees and Charges**

Fees and charges may apply to credit union accounts and to some transactions. See the current Schedule of Fees Brochure for details.

## **Tax Implications**

Interest earned on a savings account or term deposit is assessable income for Australian residents. The collection of tax file numbers is authorised by tax laws. You may elect not to provide us with your tax file number, however, if you don't we will be obliged to deduct tax from any interest payment at the top marginal tax rate plus the medicare levy. We will provide you with a notification of interest paid for each financial year. This notification will appear on the account statement issued to members as at 30th June annually.

## **If You Have a Complaint**

We recognise that, despite our best endeavours, our service standards may not always meet your expectations.

If you have a complaint:

- In first instance you should contact our representative with whom you normally deal. Most complaints can be resolved when you bring them to our attention.
- If you do not receive a satisfactory response, or if your complaint is about our representative, you may have the matter referred to our Internal Dispute Resolution Officer. Your complaint will be reviewed by a senior manager and corrective action taken, if possible.

**Contact:**

Dispute Resolution Officer

Phone: (07) 493 14 900 Fax: (07) 493 14 960 [Email: dro@capricorniacu.com.au](mailto:dro@capricorniacu.com.au)

Post: PO Box 1135, Rockhampton QLD 4700.

If our internal process does not resolve your complaint, we will refer you to the ASIC approved external dispute resolution scheme operated by the Credit Ombudsman Service Limited for independent review.

**Payment Services - Related Member Product Guide**

A wide range of non cash payment products can be linked to your savings account. These products have separate terms and conditions which are listed in the related Member Product Guide entitled "Payment Services".

These include:

- VISA - debit card
- rediCARD - debit card
- BPAY®
- Member cheque facility
- Netfa\$t - Internet banking service
- Direct Debit

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In addition to the above, we will issue you on request or before we provide a product to you with a separate Product Disclosure Statement ("PDS") covering:-

- EFTPOS merchant facilities
- BPAY biller
- General insurance products and loan protection insurance products

**Account Opening**

We will open an account for you or provide a payment service in the following circumstances:

- You are a member of Capricornia Credit Union Ltd, or apply to become a member in accordance with the Constitution.
- You have met the "identification" requirements of any applicable legislation including the Financial Transactions Reports Act, and the laws relating to "Anti-Money Laundering"
- You are eligible for that type of account.
- You provide us with a signed "Account Opening Request".

An Account Opening Request may be obtained by contacting us at any of the locations listed at the end of this MPG, or by downloading from our website.

We reserve the right to refuse an account or payment service, in which case we need not disclose our reasons.

# Terms and Conditions

## General

### 1. Introduction

In these terms and conditions "we" "us" or "our/s" refers to Capricornia Credit Union Ltd ABN 54 087 650 940 and "you" or "your/s" refers to a member or account holder.

These general terms and conditions should be read in conjunction with terms and conditions for:

- Savings accounts
- Term deposits
- Payment services\* including:
  - VISA card
  - rediCARD
  - BPAY
  - Netfa\$t internet banking
  - Member chequing
  - Direct Debit

\*see the MPG entitled "payment services"

You should also refer to:-

- Schedule of Fees Brochure
- Interest Rate Brochure
- The terms and conditions of your loan contract.

### 2. Variations

We may change the interest rate, method of interest calculation, the frequency of interest payment and other terms and conditions, which apply to your account.

If we do so we will notify you:

- At least thirty (30) days before we introduce new fees or charges or change the method of interest calculation or frequency of interest payment.
- No later than the day we change other terms and conditions, which increase your obligations or reduce deposit interest rates.
- In our next contact with you after increasing deposit interest rates or otherwise reducing your obligations.
- Notice of interest rate reductions on savings and term deposit accounts may be given by advertisement in the national or local media.
- We may notify you by personal letter, newsletter or account statement. You will be deemed to have received notice on the second day after the mailing of the letter, newsletter or account statement.

### 3. Mutual Banking Code of Practice Application

Each relevant provision of the Mutual Banking Code of Practice will apply to your account.

#### **4. Related Documents**

General descriptive information on the operation of your account is available on request or may be issued to you when opening an account. Information on current interest rates and fees and charges is available on request from us. The brochure detailing information on current fees and charges is called the Schedule of Fees Brochure. Interest rates are detailed in the Interest Rates Brochure.

#### **5. Government Charges**

We may debit your account monthly for Government charges we incur. We will notify you of the introduction or variation of a Government charge payable directly or indirectly by you in writing unless it is published by a government agency or representative body.

#### **6. Interest Calculation Method**

We calculate interest on the daily closing balance of your account. More than one interest rate applies to some savings accounts. Some accounts have a tiered interest rate structure. The rate applicable is determined by the balance of that particular account. Details are available in our Interest Rates Brochure.

The daily interest rate is the relevant annual rate divided by three hundred and sixty-five (365). We will give you information on current interest rates on request.

#### **7. Account Statements**

Account statements are sent to you monthly if you have a cheque facility, overdraft or VISA card; otherwise statements are sent to you at least six-monthly. More frequent or duplicate statements can be requested at any time; however, a fee may apply. You agree to notify us without delay of any change of address, or errors, or unauthorised transactions on your statements.

If you are a joint account holder at the same address as another joint account holder of the same account, we will send a statement only to the "primary joint account holder", unless you give us notice in writing requesting that all joint account holders receive a statement. The "primary joint account holder" is the first - named joint account holder in our records. You may change the order in which joint account holders appear by giving us notice in writing. Account statements shall confirm all withdrawals, deposits and variations of your account with us.

#### **8. Account Combination**

We may appropriate the credit balance of any of your accounts towards repayment of a debt that you may owe us on another account. We will notify you promptly after doing so. This does not apply to some accounts regulated by the Consumer Credit Code where we will have all rights available to us at Law.

#### **9. Account Closure**

We may close any of your accounts even though the account may have a credit balance. We will give you reasonable notice before doing so and will repay any credit balance. Any Member Cheque Book, VISA card, rediCARD or other card authorised for use on any such accounts must be returned to us.

## **10. Right to Set-off**

If you have more than one account (including a loan account) with us, we may set off the credit balance of any of your deposit accounts against any debt owing by you to us from time to time. This means that we can transfer money from one account to another if one of those deposit accounts is overdrawn without prior authorisation or a loan repayment has not been made.

## **11. Acceptance of Cheques**

Cheques may be deposited to your account conditional upon us receiving value from the drawee bank.

We may not make the proceeds of deposited cheques available for withdrawal until the cheque clearance time has elapsed as follows:

- For cheques drawn on a bank domiciled in Australia - three (3) business days
- For cheques drawn on a foreign bank - thirty (30) business days

If we do not receive value for a cheque deposited to your account, we may debit your account for the amount, even if the cheque clearance time has elapsed.

We may arrange a "special clearance" for a cheque only if you request the service at the time of depositing the cheque to your account. A fee may be payable - refer to the Schedule of Fees Brochure. Special clearance is not available on cheques lodged through "Depositfa\$t".

Cheques can only be accepted if payable to the account holder (or "cash"), unless endorsement of the payee to the account holder is evident on the reverse side of the cheque, and there is satisfactory evidence of the identity of the endorser.

We may accept a cheque into a joint account where the cheque is payable to any one or more of the joint account holders.

A cheque may not be accepted if it is "stale" i.e. the date of the cheque is more than 15 months ago.

Interest is calculated from the day we credit a cheque to your account. If a cheque deposited to your account is subsequently dishonoured, we will reverse any interest accrued on the amount of the cheque.

## **12. Joint Account Operation**

The credit balance of a joint account is held jointly by all holders. Each account holder has the right to all of the balance, jointly with the other account holders.

If a joint account holder dies, the remaining account holder holds the credit balance and if more than one, those remaining account holders hold the credit balance jointly.

A joint account holder may only make a withdrawal on the terms of any Authority To Operate on the account. If there is any dispute notified to us between joint account holders, we may decide to only permit operation on the account when all parties have signed the necessary authority.

Each joint account holder is liable for the whole of the debit balance on the account. We can sue all or any account holder(s) for an amount on the account.

We must have notification in writing from all account holders to remove any one holder. No account holder will be removed if a loan is current and held in joint names.

### **13. Authority to Operate**

You may nominate any other person to operate your account by completing an "Authority to Operate" form, available at any of our branches.

By signing an Authority to Operate, you instruct us to allow a person to be authorised to operate on your account and to conduct any transactions on the accounts, including:

- Cancelling cheques;
- Making withdrawals;
- Authorising periodical payments and direct debits; and
- Using electronic and other methods of access to your account

The Authority to Operate will state the method of operation for the account. This may be:

- Any account holder or signatory to sign (i.e. operate); or
- All account holders and signatories to sign: or
- Another method, which you specify and which is acceptable to us

If a VISA card, rediCARD or other card is issued on an account, the method of operation for the account will be any account holder or signatory to sign.

An Authority to Operate will remain in force until we receive written notice of cancellation or written notice of the death of the person granting the authority, and that written notice has been processed by us. Notice of cancellation must be signed by all surviving account holders. We may require a new Authority to Operate before we allow further operation on the account.

If there is a dispute notified to us about an Authority to Operate, or the owner or owners of an account, we may refuse to allow operation on the account until all parties concerned have signed the necessary authority.

We will not allow a person to operate on an account until his or her identity has been verified in accordance with procedures prescribed by the Financial Transaction Reports Act, and any other identification procedures we require.

We are not liable for any loss or damage caused to you by persons authorised to operate on your account, except where it arises from fraudulent conduct by our agent or employee, or if we are liable under statute or the EFT Code.

We are not liable for any loss or damage caused by any delay in processing a cancellation of an Authority to Operate.

### **14. Depositfa\$t**

Depositfa\$t is our quick lodgment service for leaving deposits at one of our service centres for later processing.

You may use Depositfa\$t for any established account. You must use the envelopes provided for this purpose. The maximum cash deposit using Depositfa\$t is \$5,000.

Deposits lodged through Depositfa\$t are subject to verification. In the absence of manifest error or fraud, our tally will be conclusive. If our tally does not agree with yours, we will advise you in writing.

The amount verified will be credited to your account by the close of business on the day of lodgment.

### **15. Phonefa\$t**

Phonefa\$t is our automated telephone enquiry service.

To use Phonefa\$t, you must first register for the service and undergo any identification procedure we require.

You must not permit another person to gain access to your password. If you do, we will not be liable for any unauthorised access to your account.

If you become aware that another person knows your password, you must inform us as soon as possible.

Access to your account details, amounts transferred between your accounts and payments made by BPAY by use of Phonefa\$t will be taken to have been authorised by you unless you have previously advised us in writing that you do not want Phonefa\$t access to your account.

## **16. Offset Facility**

You may elect to have the credit balance of up to eight eligible savings accounts offset against the balance of one Home Loan or Residential Investment Loan for loan interest calculation purposes.

Eligible Savings accounts are:

SI	-	Personal Banking Account
S19	-	Business Banking Account
S28	-	Cash Management Account
S29	-	E\$aver Account
S40	-	Pensioner Passbook Account
S50	-	Pensioner Select Account

The application for an offset facility must be in writing and signed by all account holders and borrowers. Offset facilities must be opened in exactly the same names as the credit union loan to which the account is linked.

100% of the savings balance is used to calculate the offset. Interest is calculated on the loan balance less your savings balance on a daily basis and added to the loan in accordance with your loan contract.

No interest is paid on the credit balance of savings accounts which are offset. If the balance in an offset facility is greater than the balance of the linked loan, the amount in excess of the loan balance will not be offset.

A fee is payable for an offset facility. See the Schedule of Fees Brochure for details.

We make no representations about the income tax effect of an offset facility. You should seek independent advice which takes into consideration your own circumstances.

## **17. Cash Withdrawal Limits**

The maximum amount of cash that may be withdrawn in a branch is two thousand dollars per day. Larger amounts may be withdrawn on twenty-four (24) hours notice, subject to the availability of cash.

## **18. Dormant Accounts**

Where an account has had no member-initiated transactions for a period of twelve (12) months, we may classify the account as "dormant".

Dormant accounts do not receive interest and are subject to a periodic service fee - see the Schedule of Fees Brochure.

We may pay the balance of a dormant account to the government, if required to do so by legislation.

We will try to contact you at your last known address before making your account dormant. You may claim the residual balance of a dormant account at any time. If we have already

paid the balance to the government, you are responsible for lodging a claim with the relevant authority.

#### **19. Changes to your Details**

If you change your name, address or contact details, you must notify us as soon as possible. We may require evidence of a change of name, such as marriage certificate or deed poll.

#### **20. Privacy**

We acknowledge that, as well as our duties under legislation, we owe a general duty of confidentiality to you except if:

- Disclosure is compelled by law;
- Our interest requires disclosure; or
- Where disclosure is made with your express or implied consent

You agree that we may disclose to a business partner or service provider:

- Information about you that is necessary to enable an assessment to be made of your total liabilities (present and future) to us and that business partner or service provider; and
- Any other information concerning you, if the business partner or service provider provides financial services related or ancillary to those provided by us, unless you tell us in writing.

On a written request by you, we will provide you with our records of your address, occupation, marital status, age, sex, and account with us and statements relating to those accounts. We may charge you our reasonable costs of supplying this information. Any fee is shown in the Schedule of Fees Brochure. You may request the correction of any of this information concerning you that we hold. We will deal with your request for access to information or correction of information within a reasonable time.

Unless you give us a written instruction not to do so, we may from time to time send you information concerning financial and other services offered by us or related entities.

## Savings Accounts

### 1. Transacting on a Savings Account.

The minimum transaction amount is \$ 1.

You may make a transaction by:

- Completing and presenting to us the forms we provide for this purpose
- Giving us written instructions in a form acceptable to us. Instructions received by mail, fax or other method requiring processing by our staff will be treated as a 'Staff Assisted' transaction for the purpose of applying the Schedule of Fees Brochure.
- Using any of the payment services which we agree to link to your account

### 2. Linking Payment Services

Payment services may be linked to various account types as shown in the table. We reserve the right to refuse a payment service. If we do, we are not obliged to give you our reasons.

Refer to the Schedule of Fees Brochure for details on the cost of transactions and free transactions limits.

	Staff Assisted	VISA Card	redi Card	Personal Cheque	Direct Debit	Direct Credit	Periodical	BPay
<b>S1 – Personal Banking</b>	Y	Y	Y	Y	Y	Y	Y	Y
<b>S5 – Savings Accumulator</b>	Y	N	N	N	Y	Y	Y	Y
<b>S9 – CreditLine</b>	Y	Y	Y	Y	Y	Y	Y	Y
<b>S19 – Business Banking</b>	Y	Y	Y	Y	Y	Y	Y	Y
<b>S20 – Auctioneers &amp; Agents Trust Account</b>	Y	N	N	Y	N	Y	N	N
<b>S26 – Incorporated Clubs Account</b>	Y	N	N	Y	Y	Y	Y	Y
<b>S28 – Cash Management</b>	Y	Y	Y	Y	Y	Y	Y	Y
<b>S29 – E\$aver</b>	Y	N	N	N	Y	Y	Y	Y
<b>S40 – Pensioner Passbook</b>	Y	N	N	N	N	Y	N	N
<b>S50 – Pensioner Select</b>	Y	Y	Y	Y	Y	Y	Y	Y
<b>S60 – Mortgageline</b>	Y	Y	Y	Y	Y	Y	Y	Y

Y The payment service is available.

N The payment service cannot be linked to this account type.

### 3. Financial Institution Cheques

We offer a Financial Institution Cheque service. See the current Schedule of Fees brochure for details.

**4. Stop Payment**

To stop or alter a transaction on a payment service, the request must be provided in writing to the relevant provider of the payment service. We may charge you a fee for acting to stop or alter a transaction on a payment service.

We are not liable to you if you request that a transaction be stopped or altered, where we have already debited the amount to your account or if we are liable to pay the amount of the transaction to another person, unless we are liable to you under a statute or EFT Code.

We and our agents and contractors are not liable for any negligence, delay or error in transit or transmission of a payment service, unless we are liable under a statute or the EFT Code. If this exclusion is not effective, our liability, or that of our agents or contractors, is limited to the cost of resupply of the service, if the law and the EFT Code permits this limitation.

**5. We do not agree to provide you any credit**

You agree not to overdraw any account unless you have an approved Credit Limit. We may, at our discretion, honour any periodical payment, direct debit, or other authorised payment from your account.

However, if your account becomes overdrawn for any reason, immediate repayment is required and we may charge you interest on the overdrawn amount at an interest rate equal to our unsecured overdraft interest rate, as well as an overdraft reference fee and any reasonable legal fees we incur in obtaining the amount from you.

**6. Direct Credits**

You may have your salary or other regular payments credited to your savings account by direct credit. Approval is at our discretion.

Direct credits received daily shall be processed no later than 9 am the next working day.

We are not liable for any delay in the crediting of your salary to your nominated account.

We may reverse a direct credit to any of your accounts if we, for any reason whatsoever, do not receive value for the direct credit.

To stop a direct credit payment service you must notify your direct credit supplier and us without delay after deciding to stop the service.

We shall confirm use of and transactions on the direct credit facility in periodic statements.

## **Term Deposits**

### **1. Lodgment**

A Term Deposit is an amount lodged for a fixed term at an interest rate which is fixed for the term.

The minimum amount is \$5,000 per deposit. Subsequent deposits may not be added to the original deposit but shall be deemed to create a separate term deposit subject to these terms and conditions.

Term Deposits for more than \$250,000 may be accepted at our discretion.

### **2. Term**

We will accept a Term Deposit for any of the following terms:

- 3 calendar months
- 6 calendar months
- 12 calendar months

### **3. Interest Calculation and Payment**

Interest payable on a Term Deposit accrues daily. The daily interest rate is the annual rate divided by three hundred and sixty-five (365).

Interest will be paid at maturity unless we agree to more frequent payments. The interest Payment Frequency will be noted on the certificate issued to you.

Interest on Term Deposits which have a term of twelve (12) months (or greater) shall be paid at least annually and on maturity

When the date specified for payment of interest or principal is not a business day in Rockhampton, the payment will be made on the next following business day.

### **4. Re-Investment on Maturity**

Unless you give an alternative instruction, on maturity we will re-invest your Term Deposit for the same term at the interest rate then current for that term.

We will send you a written notice of renewal.

### **5. Free Look Period**

For ten (10) days following investment or re-investment, you may add to, withdraw from or change the term of your Term Deposit without penalty.

Interest is paid on additional deposits only from the date of receipt. If the term is altered, we may also change the interest rate.

### **6. Early Withdrawal**

You may request a withdrawal of all or part of your Term Deposit at any time before the maturity date.

However, if you make an early withdrawal, we will reduce the amount of interest payable to you by the interest that would be payable on the amount withdrawn for a period of one calendar month.

When you make an early withdrawal within one month of lodgment or renewal of your Term Deposit (except in the Free Look Period), no interest shall be payable on the amount withdrawn.

In the event of a partial withdrawal, at least \$5,000 must be left in your Term Deposit.

**7. Instructions**

All instructions about your Term Deposit must be given to us in writing.

You may change your instructions for the payment of interest at any time by giving us written notice provided that an adjustment will be made for any interest already paid.

**8. Certificates**

We will give you written confirmation of your Term Deposit within three (3) days of acceptance or re-investment.

**9. Variations to Terms and Conditions**

If we vary the Terms and Conditions relating to your Term Deposit, such variation will not come into effect until the date your Term Deposit is next re-invested.

Refer to the Section on General Terms and Conditions for information on variations to Terms and Conditions.

## How To Contact Us

Representatives are available in all of our service centres for further information on any of the products and services listed in this MPG.

Please contact us if you wish to acquire or discuss our products and services,

**Rockhampton**  
157 East Street  
Rockhampton Q 4700  
Phone: (07) 4931 4900  
Fax: (07) 493 14960

**North Rockhampton**  
Stockland  
North Rockhampton Q 4701  
Phone: (07) 493 14900  
Fax: (07) 4928 0508

**Emerald**  
115 Egerton Street  
Emerald Q 4720  
Phone: (07) 4931 4900  
Fax: (07) 49821920

**Miriam Vale**  
Blomfield Street  
Miriam Vale Q 4677  
Phone: (07) 4974 5433  
Fax: (07) 4974 5429

**North Rockhampton**  
37 Main Street  
North Rockhampton Q 4701  
Phone: (07) 4931 4900  
Fax: (07) 4922 2007

**Yeppoon**  
2 James Street  
Yeppoon Q 4703  
Phone: (07) 4931 4900  
Fax: (07) 4939 5372

**Mackay**  
62 Sydney Street  
Mackay Q 4740  
Phone (07) 4931 4900  
Fax: (07) 4951 3983

**Gracemere**  
Gracemere Plaza, Russell St  
Gracemere Q 4702  
Phone (07) 4931 4900

**Gladstone**  
Valley Shopping Centre  
Gladstone Q 4680  
(07) 4931 4900  
Fax: (07) 4772 7475

**You may also contact us by:**

Telephone (07) 4931 4900

Fax (07) 4931 4960

Email [enquiries@capricorniacu.com.au](mailto:enquiries@capricorniacu.com.au)

Mail PO Box 1135, Rockhampton Q 4700

Phonefa\$t Telephone Banking 1300 654 654

Netfa\$t Internet Banking [www.capricorniacu.com.au](http://www.capricorniacu.com.au)

A Financial Service Guide and Member Product Guide are available from all service centres.

**Capricornia Credit Union Ltd**

ABN 54 087 650 940

Australian Financial Services Licence No: 246780

157 East Street, Rockhampton Q 4700

This information is correct at the time of printing and is subject to change without notice.

Current versions of all disclosure documents (including MPG and FSG documents) are available from our website.

We may provide you with a current MPG should this information become outdated.

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