



Effective 10 February 2023

**SUMMARY OF ACCOUNTS, ACCESS FACILITIES & TRANSACTION LIMITS**

Account type	Everyday Saver (S1, S22, S33)	Express Saver (S50)	Online Saver (S20)	Growth Saver (S30)	Bonus Saver (S10)	Christmas Saver (S8)	Term Deposits	Credit Card (S7)
Account description	Full access transaction account	High interest savings account that doesn't require internet banking	Online saver account which pays high daily interest	Online saver account paying bonus interest on balances up to \$25K when conditions are met (min. deposit of \$200 and no withdrawals within the calendar month)	Online saver account paying bonus interest on balances up to \$250K when conditions are met (min. deposit of \$200 and no withdrawals within the calendar month)	Limited access savings account to help you save for Christmas	Lock in a fixed rate for the term of your investment	Credit card with up to 45 days interest free for purchases.
Account eligibility	All personal and/or joint accounts	All personal and/or joint accounts	All personal and/or joint accounts	All personal and/or joint accounts	All personal and/or joint accounts	All personal and/or joint accounts	All personal and/or joint accounts	Personal account only (with additional card holder option)
Statement Options	Online or Post	Online or Post	Online	Online	Online	Online or Post	Online or Post	Online
Minimum balance	\$1	\$1	\$1	\$1	\$1	\$1	\$5,000	N/A
Maximum balance*	\$5 million	\$5 million	\$5 million	\$25,000	\$250,000	\$250,000	\$2 million	\$25,000
Offset Available	✓	✓	✓	✗	✗	✗	✗	✗
* Combined total limit of all transaction, savings, and term deposit accounts								
<b>ACCESS FACILITIES</b>								
Funds at call	✓	✓	✓	✓	✓	✓	✗	✓
Visa card	✓	✗	✗	✗	✗	✗	✗	✓
BPAY	✓	✓	✓	✓	✓	✓	✗	✓
Contact centre	✓	✓	✗	✗	✗	✓	✓	✓
Bank@Post	✓	✗	✗	✗	✗	✗	✗	✓
Direct debit	✓	✗	✗	✗	✗	✗	✗	✗
Direct credit	✓	✓	✓	✓	✓	✓	✗	✓
Internet Banking	✓	✓	✓	✓	✓	✓	✓	✓
Phone banking	✓	✓	✗	✗	✗	✓	✓	✓
Periodical payment	✓	✓	✓	✓	✓	✓	✗	✓
Overdraft	✓	✗	✗	✗	✗	✗	✗	✓
<b>DAILY TRANSACTION LIMITS</b>								
ATM withdrawal	\$2,000	N/A	N/A	N/A	N/A	N/A	N/A	\$2,000
<b>INTERNET BANKING (INCLUDING THE MOVE BANK APP)</b>								
BPAY	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	N/A	\$5,000
BPAY – with OTP#	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	N/A	\$10,000
NPP transfers	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	N/A	\$2,000
NPP transfers – with OTP#	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	N/A	\$5,000
Other external transfer	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	N/A	\$2,000
Other external transfer – with OTP#	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	N/A	\$5,000
Internal transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited
#OTP – One-time password is second factor security using SMS. Higher internet banking limits require pre-registration.								
<b>PHONE BANKING</b>								
BPAY	Set by biller	Set by biller	N/A	N/A	N/A	Set by biller	N/A	Set by biller
Internal transfer	Unlimited	Unlimited	N/A	N/A	N/A	Unlimited	N/A	Unlimited
<b>CHEQUE CLEARANCE</b>								
All cheque deposits are subject to a minimum 3 business days' clearance with late deposits after 2pm, 4 business days. Bank@Post cheque deposits clearance is 7 business days. Foreign cheques drawn on Australian bank accounts in AUD have a clearance of 24 days. MOVE Bank does not accept foreign currency cheques.								
Deposits (Cheque or Internet Banking) over \$2M are subject to acceptance criteria and negotiation.								
Account and Access Facilities issued by Railways Credit Union Limited trading as MOVE Bank AFSL 234536 ABN 91 087 651 090 This document should be read in conjunction with our <a href="#">Conditions of Use</a> , <a href="#">Interest Rate Schedule</a> and <a href="#">Fees and Charges Schedule</a> .								