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## Important News



**Is Here!**  
See page 2



CPS CREDIT UNION  
CO-OPERATIVE (ACT) LIMITED  
ABN 31 087 649 670

## New Manuka Branch is Now Open

**The new Manuka branch opened on Monday 29 April 2002 and is now servicing the Manuka, Kingston and Barton area.**

The new Manuka branch offers extended trading hours, a 24 hour ATM, after hours deposit facility, consultant desks, in-lobby ATM, statement printer and deposit box. This means that if you want or need to visit the Manuka branch you can do so at a time convenient to you, and have all the services you require on offer.



The extended branch hours for Manuka are:

Monday – Thursday	9am – 5pm
Friday	9am – 7pm
Saturday	9am – 12noon

If Manuka is near your home or work, come in and check out the new branch and the facilities and services it has to offer you. The branch is located in Manuka Plaza, facing Flinders Way.

If you require any more details about the new Manuka branch, please call the Telephone Response Centre on 02 6286 0555.

# Have your Credit On Hand

**A CPS Standard Line of Credit is one of the best-kept secrets for adding financial convenience to your lifestyle.**

A Line of Credit is an affordable way to gain access to credit. This is credit that is available to you in your account and can be used whenever you want or need extra funds when shopping, travelling or taking care of unexpected bills, without consultation with CPS. Once a credit limit has been approved and a loan agreement signed, your Line of Credit will be ready to use.

This is the perfect alternative to a small personal loan. With a Line of Credit there is no need to reapply for another loan once you pay one off and want to purchase another item, and no need to apply to top up your personal loan. The money is always available to you, whether you need it now or not. You can spend it when you need to and make your repayments as you go, as long as you always stay within the pre-arranged limit. You can even pay the entire amount back and have it sitting there ready for when you next need it.

A Standard Line of Credit is linked to your S1 Savings Account or S9 Action Account, so you have access to it, the same as you do with the S1 or S9 accounts.

## Standard Line of Credit Features

- Fast approval
- Unsecured maximum amount of \$10 000
- Interest rate is variable and set at time of approval
- Interest calculated on the daily balance and charged to the account on the last day of the month
- Access to funds
  - *Personal cheque*
  - *ATM*
  - *CPS Branch*
  - *EFTPOS*

**Imagine having credit right when you need it. With a Line of Credit, you won't have to wait for a loan approval, because it is already approved, and you have your credit on hand.**

**If you would like to know more about a CPS Line of Credit or apply for a Line of Credit, drop into any CPS Branch, or call the Telephone Response Centre on 02 6286 0555.**

**CPS lending criteria, terms, conditions and fees apply and are available on request.**



## is here!

**Launched on 1 June 2002, myCU is a wealth management portal linked to the CPS web site and will enable you to manage all your financial affairs... alerting you to opportunities and warning you of deadlines and risks. This new online service is another piece of technology that CPS offers its members and is an addition to the traditional Internet banking facilities that we already offer.**

CPS has been offering its members Internet banking for around 3 years, and its online facilities are top rate. CPS already has a significant proportion of its near 50 000 membership base using Web-Link. With the addition of myCU to this online service package, members will find themselves with more time, more money and more control.

MyCU provides a snap shot of your complete financial position at any given time, including accounts, loans, credit cards, mortgages, property values, insurances, managed funds, shares at current market value and up-to-date values on assets and liabilities and a statement of total net worth. MyCU is an online destination that gives members the information to manage and maximise many of their financial relationships in one place. This means you may not have to change from one financial service website to the next, struggling to remember passwords and waiting for downloads.

This technology is at the forefront of online financial management systems. MyCU will gather and update data from services available on the Internet, all with the highest level of security encryption available, 24 hours a day.

MyCU offers so many facilities to members, including the ability to set goals and triggers that, via the data link with the Australian Stock Exchange, can alert them to financial opportunities. For example, advising a member that their Telstra shares have met a set sell price. These alerts can be delivered via email or SMS messaging so that members can get them anywhere, any time. MyCU also allows members to give access to third parties for set time periods. This could be of use to an accountant at tax time, joint account holders, or even to a power of attorney.

MyCU is part of a long-term strategy to put CPS one step ahead of our major competitors, and give our members the very best facilities for online banking and financial management.

## WIN A \$2000 CPS Account

Now is the perfect time to check out myCU for yourself. Register now and you will see the benefits that myCU can offer you. And, if you register before 19 July 2002 you will go in the running to win a \$2000 CPS account which you can manage with myCU.

Permit Numbers ACT: TP02/2099 NSW: TPL 02/05276

# Fee Update

Effective 15 August 2002, the following fees will be introduced and/or amended:

## Direct Debit Dishonour Fee

The fee charged to members when a direct debit is not paid by the Credit Union, due to insufficient funds, will increase from \$15.00 to \$25.00. This fee reflects higher third party costs as well as the cost of CPS administering dishonoured payments.

## Member (Personal) Cheque Dishonour Fee

The fee charged to a member when a personal cheque that they have drawn is not paid by the Credit Union, due to insufficient funds, will increase from \$15.00 to \$25.00. The fee reflects higher third party costs as well as the cost of CPS administering dishonoured payments.

## Visa Card Voucher Retrieval Fee

This is a new fee of \$16.50, which has previously not been passed on to members. It involves the requesting of a copy of a Visa voucher which was used to authorise a transaction. The fee is refunded if the dispute is resolved in the member's favour.

## Visa Card Chargeback Fee

This is a new fee of \$22.00, which has previously not been passed on to members. It involves the charging back of a disputed Visa card transaction. The fee is refunded if the dispute is resolved in the member's favour.

## Bill of Sale Documentation Fee

This is a new fee of \$16.50, on all personal loans which are secured by a motor vehicle bill of sale.

This covers the cost of preparing the documentation and undertaking a REV's check. Please note that the former REV's fees will be eliminated from 15 August 2002.

If you have any queries in relation to these fees, or require further information, please call our Telephone Response Centre on 02 6286 0555. A copy of our Fees and Charges brochure is available from our website, [www.cpsact.com.au](http://www.cpsact.com.au) or from any CPS outlet.

## MCNOW

MyCard is now Online



If you have a CPS MyCard, the Credit Union's MasterCard credit card, you can now track every detail of your MyCard online at [www.mcnnow.com.au](http://www.mcnnow.com.au). Simply enter your MyCard number and your personal access code and you'll have all the latest details on your MyCard account online and up-to-date at your fingertips.

MyCard offers you exceptional features and benefits. MyCard, like all of the CPS products, is constantly improving to better suit our member's needs. Soon, the MyCard Reward Program will have some exciting new changes, including frequent flyer points. We will keep you fully informed of these changes and all the benefits that MyCard holders receive.

# Financial Planning Seminars

CPS Credit Union in conjunction with Bridges Personal Investment Services invites all members to attend the upcoming free financial planning seminars listed below:

## Take control before you retire – Wednesday 24 July 2002

If you're retiring within the near future, Bridges can show you the latest strategies for combining super, income, tax benefits and enjoying your future lifestyle.

## Investing in growth assets – Wednesday 28 August 2002

If you want to know more about shares, Bridges can give you insight to the share market and the possibility of diversification.

Wednesday 24 July 2002 &

Wednesday 28 August 2002

Venue: CPS Credit Union

105 Mawson Drive, Mawson

Time: 5:15pm Registration for 5:30pm start

Bookings are essential for all seminars as places are limited. To book your seat at a seminar, please call the Telephone Response Centre on 02 6286 0555.

Bridges. Member Corporation of the Australian Stock Exchange Limited. Licence No 11506. This is general securities advice only. You should assess your own financial situation, or seek professional advice, before making investment decisions based on this advice. In referring members to Bridges, CPS Credit Union does not accept liability or responsibility for any act or omission or advice provided by Bridges or its Authorised Representatives.

# Barton ATM Update

The installation of a CPS ATM in Barton has been delayed, due to a breakdown in negotiations in relation to our preferred site. The Credit Union is currently in discussions with several possible alternative sites, but at this stage, we have not been able to secure a site which meets the needs of our members in the Barton area. However, we are pursuing the alternatives in order to provide an ATM service in the Barton area.

We apologise for this delay, but we are working hard to reach agreement on a suitable site as soon as possible.

The latest information on the status of the ATM can be obtained from the Latest News Section of our website, [www.cpsact.com.au](http://www.cpsact.com.au).

## Snowy Hydro SouthCare – Create a word Competition

How Many words can you create from

### Snowy Hydro SouthCare?

CPS and Snowy Hydro SouthCare have joined forces for a Create a Word Competition in schools. This competition will help to raise money for the rescue helicopter, and to support the valuable work that Snowy Hydro SouthCare does for the Canberra Community. Snowy Hydro SouthCare has performed over 940 life saving missions and with the funds raised through this competition, they will be able to continue this work.

By sponsoring this competition, CPS also has the opportunity to become involved with school children. CPS will encourage them to enter the competition and expand their vocabulary, as well as encouraging them to start thinking about money and saving.

If your child is interested in entering the competition they can fill out the form below and send it to Snowy Hydro SouthCare. You can support this cause as well, by sponsoring a child who enters the competition.

# Annual General Meeting

**This year's Annual General Meeting (AGM) for CPS Credit Union Co-operative (ACT) Limited will be held on Tuesday 29 October 2002. The particular details of the meeting are:**

- Time: 5.00pm Registration for a 6.00pm sharp start
- Date: Tuesday 29 October 2002
- Venue: The Hellenic Club of Canberra, Matilda Street, Phillip ACT

CPS is governed by Corporations Law and its Constitution. Interested members can obtain a copy of the Constitution from our web site, [www.cpsact.com.au](http://www.cpsact.com.au) or by calling the Telephone Response Centre on 02 6286 0555.

Voting procedures at the AGM will be similar to last year, including postal voting for the election of directors. All eligible members will, in due course, receive a letter containing the official AGM Notice of Meeting, as well as details of postal voting.

Interested members will soon be asked to nominate for the position of Director. Notices calling for nominations will be displayed in Branches, the Canberra Times and on our web site.

Any interested member is then requested to contact us and they will be provided with an information pack about the election process.

## Snowy Hydro SouthCare create a word competition

Yes I would like to register for the Snowy Hydro SouthCare "Create a Word" Competition.

First Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Address: \_\_\_\_\_

State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone: \_\_\_\_\_ Age: \_\_\_\_\_

Parent/Guardian Name: \_\_\_\_\_

Individual

School – Name of School

Don't forget to ask mum or dad for permission before you send back this form.

Please send your registration form to:

Snowy Hydro SouthCare  
PO Box 104  
CURTIN ACT 2605  
PH: 6207 8375  
[www.southcare.com.au](http://www.southcare.com.au)

This competition starts officially in July, so when we receive your registration form we will register you and in July we will send you a competition form, competition flyer and a sponsorship form for you to collect donations. The competition will end in November 2002 and the winners notified by telephone and mail.

Thank you for supporting Snowy Hydro SouthCare.





# Quick Debit

If you need to transfer money from your account with another financial institution to your CPS account, this can now be done by means of Community CPS Quick Debit. With Quick Debit you authorise CPS to electronically obtain the funds from your account at the other financial institution. Quick Debit can be used for regular or one off transfers, meaning that you can automatically pay your CPS loan repayment from an account at another financial institution, without you having to contact the other institution. You simply authorise CPS to make it all happen on your behalf.

Alternatively, you may wish to bring funds to CPS from another financial institution to open a CPS term deposit.

If you need more detail about Quick Debit, please call our Telephone Response Centre on 02 6286 0555 or ask for more information at any CPS outlet.

## MEMBERS' MARKETING OPT OUT CHOICE

If you do not wish to receive direct marketing offers from the Credit Union, please complete the relevant form contained on page 7 of this newsletter.

An explanatory brochure can be obtained from any CPS outlet, or by calling our Telephone Response Centre on 02 6286 0555.

This newsletter is not regarded as direct marketing material for this purpose.

## CPS in the Community

Community CPS is living up to its name by being actively involved in and supporting our community. This year, CPS has sponsored many events already, and has helped our community in so many ways. It is likely that our community support has reached you in some way, either directly or through someone you know.

As part of our positioning in the community and our commitment to supporting CPS members in the Canberra region, CPS has been involved with and sponsored the following organisations and events throughout the past year:

- Tertiary Open Day
- ACT Region Crime Stoppers
- Canberra Special Children's Christmas Party
- ACT Cross Country – Women and Girls' Fun Run
- Bureau of Sport and Recreation – ACT Awards
- AusDance – Dance Week
- Triathlon ACT
- Veteran's Tennis
- Canberra Times Fun Run
- Secondary Student Budget Forum
- Snowy Hydro SouthCare
- ACT Indoor Cricket
- Rotary – Children's Film Festival
- Credit Union Youth Camp
- ACT Disability Sports – Movie Mania
- Eastlake Football Club
- Kambah High School – Business Week
- ACT Swimming – Relay meet
- Canberra Youth Citizen of the Year
- ABS Fun Run
- Lions Club – Magic Show for Children

CPS staff are also a part of the Canberra community, and in the workplace we happily support various fundraisers and charity groups. This year CPS staff and the social club have been involved with, supported and made donations to:

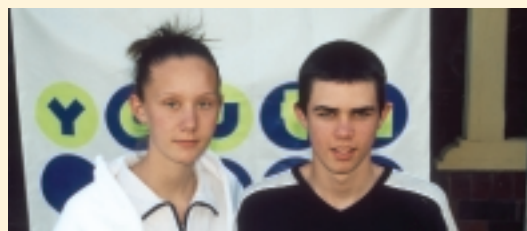
- Heart Foundation Heart Day
- ACT Cancer Council – 24 hour Relay for Life
- ACT Eden Monaro Cancer Support Group – Hawaiian Shirt Day
- Jeans for Genes Day
- Red Nose Day
- Lions Club Christmas Cakes



2002 Community CPS ACT Swimming Relay Championships



The proud winners of the 2002 Community CPS ACT Swimming Relay Championships



Kara Rusan and Robert Witby from Karabar High School at the Credit Union Youth Camp



Ross Norgate and Suzanne Burns of CPS, and Ted Quinlan, Deputy Chief Minister with Kate Ricketts of ACT Swimming receiving her award from ACT Bureau of Sport & Recreation

# Safeguarding your PIN or Access Codes

**It is a sign of the times that there are people in our community who will go to devious lengths to identify your Personal Identification Number (PIN), if they find themselves in a position to misuse it.**

Community CPS reminds cardholders again to be extremely careful in guarding against such misuse. You need to take much more precaution than simply separating your PIN from your card. In fact, even some quite complicated methods of disguising your PIN, if you have to write it down somewhere, may not be sufficient these days to prevent someone from working it out.

The following is a list of ways that should NOT be used to disguise a PIN:

- A string of numbers including the PIN in its correct order;
- A string of numbers with some of them highlighted to indicate the PIN;
- A telephone number with the PIN in its right order anywhere within it;
- A four digit number prefixed by a telephone area code;
- A date (including a birth date);
- A postcode;
- Simply reversing the order of the PIN number;
- Presenting the PIN as an amount of money;
- Adding or subtracting a constant number from each digit (eg, showing 2 as 3, 6 as 7);
- Substituting letters for numbers (eg A = 1, B = 2 etc);
- An easily understood code; and
- A telephone number recorded obviously apart from other numbers.

Remember to always contact us at the earliest possible moment, when you discover that your Redicard or Visa Card is lost or stolen. Call 02 6286 0555 during business hours or 1800 224 004 after hours.

## Suspected Breaches of your Internet or Telephone Banking Access

If you suspect that there has been unauthorised use of your Web-Link Internet banking service, 24-hour telephone banking service or someone else has obtained knowledge of your Web-Link or Telephone Banking password, you should contact us immediately with the details. There are several ways that you can do this.

- By email—you can email us at [cps@cpsact.com.au](mailto:cps@cpsact.com.au), providing your name and membership number and the circumstances surrounding the breach. However, do not divulge your password in this email.

- By phone—during office hours, you can call our Telephone Response Centre on 02 6286 0555. After hours you can leave a message on the 24 hour telephone system by calling 02 6286 0666. You will be prompted to follow the instructions for a suspected breach of your password.

In all cases, regardless of how you inform us, we will take the appropriate action to disable the service and contact you, in order to let you know what you need to do to re-establish access with a new password.

# STAFF MILESTONES 2002

## 5 years



Tracey



Joanne



Anita



Daniel



Sheree

## 15 years



Robyn



Sue

## 20 years



Alan

CPS would like to thank the following staff members and director for their years of loyal service to the Credit Union. The Board of Directors and Management appreciate the contribution they have made to the Credit Union during their employment at CPS.

### 5 years

Tracey – Human Resources

Joanne – Woden Branch

Ana – Belconnen Branch

Anita – Credit Risk

Daniel – Telephone Response Centre

Sheree – Civic Branch

### 15 years

Robyn – Member Services

Sue – Civic Branch Supervisor

### 20 years

Alan Toohey – Director

## DIRECT MARKETING OPT-OUT REQUEST FORM

**PLEASE NOTE:** You do not need to do anything if you are happy to receive marketing offers from us.

Member Name: .....

Mail Address: .....

Member Number: .....

Telephone: .....

I instruct CPS Credit Union Co-operative (ACT) Limited that it is not to use my personal information to provide me with marketing materials (except to inform me of terms and conditions of my products and services with the Credit Union).

Signed.....

Date...../...../.....

Signed .....

Date...../...../.....

### Office Use Only

☐ All signatories signed

☐ Request loaded on system

# Resignation of Director



Brian Nesbitt

Members are advised that a Director of the Credit Union, Mr Brian Nesbitt, has resigned from the Board effective 23 April 2002. Brian is currently travelling around Australia in his 4-wheel drive and caravan and plans to spend his retirement undertaking further trips of this nature.

Brian joined the Board in September 1981 and has been a very active director over the years and was Deputy Chairman for several years until November 2001. He was also active on the National Credit Union scene for a number of years and this was recently recognised with Brian receiving a Certificate of Recognition for his work within the Credit Union industry.

On behalf of all members, the Board, management and staff of Community CPS, wish Brian and his wife Margaret all the best in their retirement.

YES!

I'd like to access my accounts quicker on the Internet or over the phone!

Please send me information about:

- ☐ CPS Web-Link Internet Banking
- ☐ CPS BPAY, Internet Bill Payment
- ☐ 24 hour Telephone Service for information, balances and transfers.
- ☐ myCU

YES!

I would like CPS Credit Union to send me more information on the following products! (please tick)

- ☐ Personal Loans
- ☐ Home Loans
- ☐ Basic Home Loan
- ☐ All-In-One Home Loan
- ☐ New Vehicle Loans
- ☐ Savings Accounts
- ☐ Smart Saver
- ☐ Christmas Club Account
- ☐ Edvest
- ☐ Investment Accounts
- ☐ Home Insurance
- ☐ Motor Insurance
- ☐ Financial Planning
- ☐ BPAY
- ☐ myCU

I would prefer to be contacted by

- ☐ Ph: \_\_\_\_\_ (AH or BH)
- ☐ Mail

Name \_\_\_\_\_

Member Number \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Work phone \_\_\_\_\_

Home phone \_\_\_\_\_

Facsimile \_\_\_\_\_

E-mail \_\_\_\_\_

- ☐ Please tick box if this is your new address / contact details.

Please return the coupon to

CPS Credit Union  
Reply Paid 1000  
Locked Bag 1000  
Mawson ACT 2607  
(no stamp required)  
Fax: 02 6286 0642

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# INTEREST RATES<sup>#</sup>

(As at 1 JULY 2002)

## SAVINGS ACCOUNTS

<b>General Savings</b>	(S1-S4)	
\$1-999		0.10%pa
\$1 000 plus		0.10%pa
<b>Action Account</b>	(S9)	
\$1-999		0.10%pa
\$1 000-4 999		0.10%pa
\$5 000-9 999		0.50%pa
\$10 000-19 999		1.00%pa
\$20 000 plus		1.25%pa
<b>Smart Saver</b>	(S10)	
\$1-999		0.75%pa
\$1 000-4 999		1.00%pa
\$5 000-9 999		2.75%pa
\$10 000-19 999		3.50%pa
\$20 000 plus		4.00%pa
<b>Christmas Club Account</b>	(S12)	
<b>Pension Protection Plan (effective 1 July 2002)</b>	(S14)	
\$1-1 999		1.00%pa
\$2 000-33 399		2.50%pa
\$33 400 plus		4.00%pa
<b>Money Managers Account</b>	(S15)	
\$1-4 999		0.25%pa
\$5 000-9 999		1.25%pa
\$10 000-19 999		2.00%pa
\$20 000-49 999		3.00%pa
\$50 000 plus		4.00%pa

## TERM DEPOSITS

(I73) 3-5 months	\$500-4 999	1.75%pa
(I73) 3-5 months	\$5 000-19 999	4.00%pa
(I73) 3-5 months	\$20 000 +	4.25%pa
(I75) 6-11 months	\$500-4 999	2.00%pa
(I75) 6-11 months	\$5 000-19 999	4.25%pa
(I75) 6-11 months	\$20 000 +	4.50%pa
(I77) 12-23 months	\$500-4 999	2.50%pa
(I77) 12-23 months	\$5 000-19 999	4.50%pa
(I77) 12-23 months	\$20 000 +	5.00%pa
(I86) 24-35 months	\$500-4 999	2.75%pa
(I86) 24-35 months	\$5 000-19 999	5.00%pa
(I86) 24-35 months	\$20 000 +	5.40%pa
(I88) 36-47 months	\$500-4 999	3.00%pa
(I88) 36-47 months	\$5 000-19 999	5.40%pa
(I88) 36-47 months	\$20 000 +	5.70%pa
(I92) 48-60 months	\$500-4 999	3.25%pa
(I92) 48-60 months	\$5 000-19 999	5.60%pa
(I92) 48-60 months	\$20 000 +	5.80%pa
(I99) 3-12 months	\$5 000 +	4.00%pa

## LOAN ACCOUNTS

Variable Rates (except L50 and L55 which are fixed)

<b>New Car Loan</b> —Standard Variable	(L52)				9.25%pa
<b>New Car Loan</b> —Capped First 12 mths	(L52)				8.25%pa
<b>New Car Loan</b> —Fixed Interest	(L55)				8.75%pa
<b>Used Car Loan</b>	(L42)				10.50%pa
<b>Personal Loans</b>					
—Personal Computer Loan (fixed for 3 yrs)	(L50)				10.75%pa
—Secured	(L43)	10.30%pa	11.75%pa	13.75%pa	14.75%pa
—Unsecured	(L41)	10.75%pa	13.00%pa	14.50%pa	15.50%pa
<b>Home Loans</b>					
—Standard Variable	(L48)				6.55%pa
—Capped First 12 mths	(L47)				5.35%pa
—Basic Home Loan (securitised)	(L57)				6.11%pa
—Basic Home Loan Interest Only (securitised)	(L59)				6.26%pa
<b>All-In-One Home Loan</b>					6.70%pa
<b>Investment Property</b>					
—Standard Variable	(L49)				6.55%pa
—Capped First 12 mths	(L69)				5.39%pa
<b>Line of Credit</b>	(L46)	6.75%pa	10.75%pa	13.20%pa	15.20%pa
<b>Cash Secured Loans</b>	(L44)				8.75%pa
<b>Visa Line of Credit</b>	(L45)	10.75%pa	13.20%pa		15.20%pa

## EDVEST ACCOUNTS

Available to members of the EDVEST service.

### EDVEST TERM DEPOSITS (for eligible members)

(I36) 3-5 months	\$500 - 4999	2.00%pa
(I36) 3-5 months	\$5000 - 19999	4.25%pa
(I36) 3-5 months	\$20000 +	4.50%pa
(I38) 6-11 months	\$500 - 4999	2.25%pa
(I38) 6-11 months	\$5000 - 19999	4.50%pa
(I38) 6-11 months	\$20000 +	4.75%pa
(I40) 12-24 months	\$500 - 4999	2.75%pa
(I40) 12-24 months	\$5000 - 19999	4.75%pa
(I40) 12-24 months	\$20000 +	5.25%pa

<b>Regular Income Plus</b>	(I32)	
\$5 000 or more 12-24 months		4.00%pa
<b>Redifund Plus</b>	(S30)	
\$0-4 999		0.50%pa
\$5 000-9 999		1.50%pa
\$10 000-19 999		2.25%pa
\$20 000-49 999		3.25%pa
\$50 000 plus		4.25%pa
<b>Monthly Planned Withdrawal Plus</b>	(I30)	
Minimum Deposit \$5 000		4.00%pa

#Rates are variable and subject to change after publication, without prior notice.

Loan rates quoted are annual percentage rates. All loans subject to CPS lending and assessment criteria. Fees and charges and terms and conditions apply to all accounts. Full details available on request. For any enquires please contact your Personal Financial Centre or the Telephone Response Centre on 02 6286 0555.

