

S65 and S66 Pensioner Account Product Disclosure Statement

Central Murray Credit Union's (CMCU) Pensioner Account is designed specifically for members over the age of 65 and receiving a government aged pension

CMCU's Pensioner Account key features include:

- Competitive Interest Rate
 - Available funds are at call
 - All access facilities are available^
1. Summary of the accounts features and access facilities can be found in Part 4 Section 1 'Terms and Conditions for Access Methods, Deposit Accounts, Fixed Term Deposits and Payment Facilities' found in CMCU's Product Disclosure Statement.
 2. It is available for personal use only.
 3. Funds are available at call.
 4. An overdraft facility can be attached to this account.
 5. A tiered interest rate applies paid monthly
 6. Interest rate may be varied at any time. The interest rate is the rate referred to as S65 and S66 Pensioner Account on the Interest Rate Sheet, which is available in Branch or on our website.
 7. Transaction and general fees may apply and you may also be charged for using payment facility to access the account. Details of fees and charges are contained in the Schedule of Fees, Charges and Member Rewards which forms part of the PDS and which is available from our website or any branch.

^The Following access facilities are available:

- Cheque book
- Redicard/Visa Debit Card
- Internet, Mobile and Phone Banking
- Direct Debit/Credit
- Bpay®
- Periodical Payments
- Okso®

For terms and condition of these access facilities see Section 4 of the Product Disclosure Statement, Products and Services General Terms and Conditions.

This PDS takes effect from the 1st January 2021