

# High Return Savings Account Application Form

Member number

Joint member name

Surname (s)

Given name (s)

I/we hereby apply for a High Return Savings Account to be established on my/our Membership. I/we have received and read the High Return Savings Account Terms and Conditions including Fees and Charges and Interest Rate Schedules and the Fire Service Credit Union Financial Services Guide. I/we understand the conditions of this account and have had any questions regarding its operation answered by the Credit Union.

## METHOD OF SIGNING – JOINT ACCOUNTS

Either to sign       All to sign       Other \_\_\_\_\_

If you open a joint account with another person, you will each be liable for any money that is owing on the accounts. Your liability for debts is both joint and several. When one joint holder dies, the surviving joint holder(s) automatically take the deceased joint holder's interest in the account. 'Either to sign' means that any one of the joint holders can operate the account. 'All to sign' means that all joint holders must sign together to operate the account. You can vary these instructions at any time by contacting us. If fewer than all the account holders can sign on the account, any one of the account holders can notify the Credit Union that the account must be reverted to "all to sign".

## JOINT ACCOUNTS: STATEMENTS

We will only send one statement to the primary joint member. Joint account holders may request to receive statements at any time. All account holders have access to joint account information via Internet Banking and Mobile Banking app.

## TAX FILE NUMBER

## HIGH RETURN SAVINGS ACCOUNT TERMS AND CONDITIONS

1. The High Return Savings Account is designed for serious savers who wish to attract higher interest on their permanent savings.
2. Unlimited deposits can be made to the account however withdrawals are limited to one free withdrawal per calendar month. Any further withdrawal in addition to the first one each calendar month will attract the Transaction fee listed in the Fees and Charges schedule. Withdrawals are defined as a transfer to another account, withdrawal from the account. Any fees payable will be debited to your account.
3. There is no access to the High Return Savings Account via Visa Debit card or personal cheque book. You can access funds electronically or by contacting the Credit Union.
4. Statements are issued on this account on a quarterly basis.
5. Interest is calculated on a daily balance and paid at the end of each month. Current interest rates are listed in the Interest Rate Schedule.

## SIGNATURE (S)

Date

 /  / 

## SIGNATURE (S)

Date

 /  / 

## OFFICE USE ONLY

Received  /  /

Open S5       Link to Internet Banking       TFN; Load then destroy

New account number