

Cash Management Accounts ...

Terms and Conditions Fees and Charges

This brochure contains general information about Transcomm's Term Accounts. The terms & conditions for these accounts are contained in a separate brochure, "Terms & Conditions for Membership, Savings, Investments and Payment Services". Fees and Charges applicable to these accounts are contained in our "Schedule of Fees & Charges". You can obtain a copy of these brochures from Transcomm's Head Office branch. Government taxes and duties, and Identification Requirements apply to these accounts.

A Product Disclosure Statement (PDS) is available and should be read before acquiring a product.

We're as close as your phone
or visit our Head Office at:

99 King Street, Melbourne VIC 3000
Phone (03) 9629 4484
Country Vic 1800 013 042
Fax (03) 9629 4130

Hours of Business

8.30am - 4.30pm Monday to Friday

General Enquiries

enquire@transcomm.com.au

Loan Enquiries

loans.dept@transcomm.com.au

Website

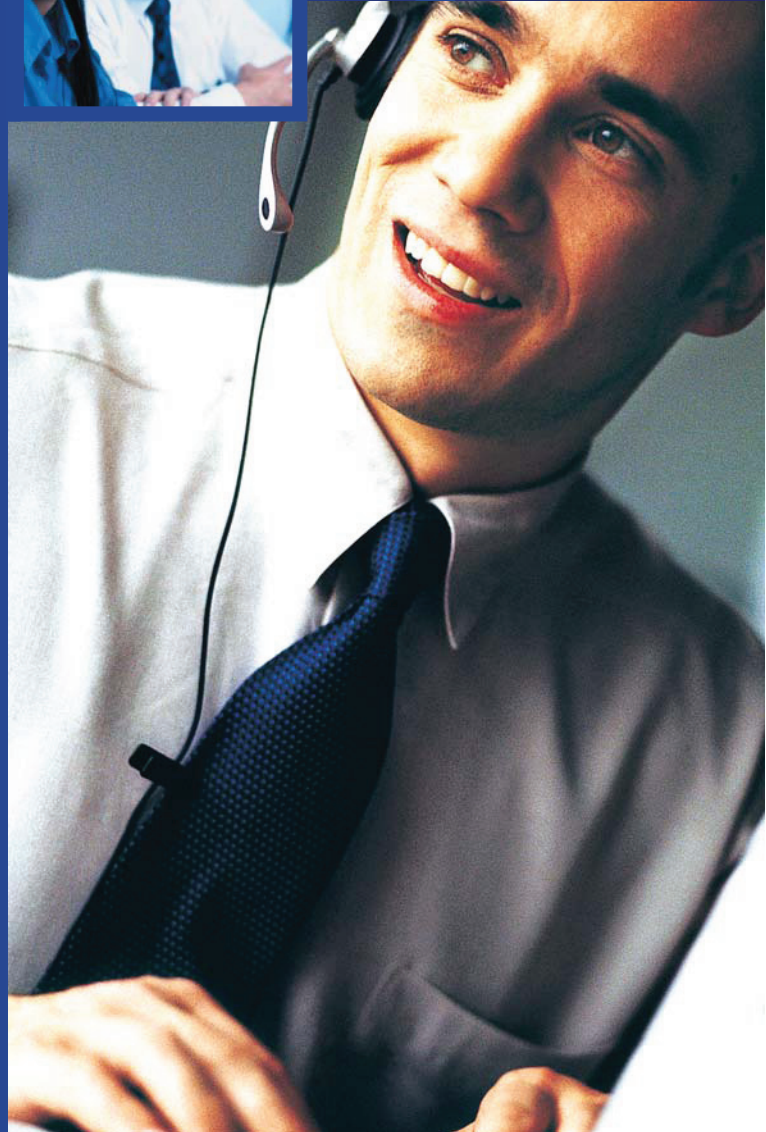
www.transcomm.com.au

Transcomm Credit Co-operative Ltd
trading as **Transcomm Credit Union**

ABN 54 087 651 750
AFSL 245 606



Simply Call.





Call in. Call up. Simply Call.

Need to earn a good return on your dollars, with your money available at short notice?

A Cash Management Account offers this flexibility at money market rates of interest.

Interest Earned

The interest rate is tiered and the interest paid on the whole balance of the account within the tiered rate. The interest is calculated daily and paid on the first of each quarter.

By linking your investment to money market movements, your interest rate is reviewed each Wednesday and adjusted accordingly.

Deposit and Withdraw with Ease

Provided you maintain a minimum of \$5,000 in your Cash Management Account you can deposit and withdraw your money with ease. The proceeds of cheques deposited will not be available to be drawn against until cleared. Your money can be withdrawn on 24 hours written notice after the first 7 days.

