

Ph: 13 29 30 Monday to Friday 8.30am – 7.00pm  
Web: [qtcu.com.au](http://qtcu.com.au) Email: [qtcu@qtcu.com.au](mailto:qtcu@qtcu.com.au)

## Branches

**Cairns:** Stockland Cairns, Mulgrave Rd, Earlville.  
Ph: (07) 4033 1911 Fax: (07) 4033 1705

**Capalaba:** Capalaba Park Shopping Centre, Cnr. Mt Cotton Rd & Redland Bay Rd. Ph: (07) 3823 3993 Fax: (07) 3823 3886

**Fortitude Valley:** QTCU Building, 454 St Paul's Tce.  
Ph: (07) 3842 6313 Fax: (07) 3252 7053

**Gold Coast:** Australia Fair Shopping Centre, Scarborough St, Southport. Ph: (07) 5532 7011 Fax: (07) 5532 7204

**Greenslopes:** Greenslopes Shopping Centre, 720 Logan Rd.  
Ph: (07) 3847 3282 Fax: (07) 3847 1121

**Indooroopilly:** Indooroopilly Shopping Centre, Musgrave Rd.  
Ph: (07) 3878 1155 Fax: (07) 3378 9626

**Logan:** Logan Hyperdome, Cnr. Bryant's Rd & Pacific Hwy.  
Ph: (07) 3801 2818 Fax: (07) 3801 4294

**Mt Gravatt:** Westfield Garden City Shopping Centre, Cnr. Logan Rd & Kessels Rd, Upper Mt Gravatt.  
Ph: (07) 3849 6344 Fax: (07) 3849 6377

**North Lakes:** Westfield North Lakes Shopping Centre, Cnr. Anzac Ave & North Lakes Dr.  
Ph: (07) 3204 5255 Fax: (07) 3204 5266

**Springfield:** Orion Springfield Town Centre, 1 Main St, Springfield Lakes. Ph: (07) 3470 0800 Fax: (07) 3470 0333

**Stafford:** Stafford City Shopping Centre, 400 Stafford Rd.  
Ph: (07) 3856 1088 Fax: (07) 3356 8568

**Strathpine:** Westfield Shoppingtown, 295 Gympie Rd.  
Ph: (07) 3205 1311 Fax: (07) 3205 3243

**Toowoomba:** Clifford Gardens Shopping Centre, Cnr James St & Anzac Ave. Ph: (07) 4634 1737 Fax: (07) 4633 2126

**Townsville:** Stockland Townsville, Ross River Rd, Aitkenvale.  
Ph: (07) 4725 6949 Fax: (07) 4725 2027

## Mobile Lenders

**Central Queensland:** 1800 353 533  
**Sunshine Coast:** 1800 772 782

## Opening Hours

All branches\*: 9.15am – 4.30pm (Monday to Friday)  
9.00am – 12 noon (Saturday)  
\*except Fortitude Valley: 8.30am – 4.30pm (Monday to Friday)

## Head Office

454 St. Paul's Terrace,  
Fortitude Valley, Qld 4006  
PO Box 929, Fortitude Valley, Qld 4006  
ABN 83 087 651 054 AFSL 241195



# Christmas Savings Account



Queensland Teachers'  
Credit Union Limited

## Build up Christmas cash!

Christmas is a special time full of festive spirit, but gifts and travel to visit loved ones can stretch the finances and you still need to manage all the regular bills.

That's why the Christmas Savings Account\* is the easy way to a stress-free festive season.

Our Christmas Savings Account works all year to give you more to spend at Christmas.

Make regular deposits throughout the year, earn interest on your savings and watch your account grow into a Christmas bonus.

Think of the Christmas Savings Account as your savings stocking. The more you put into it, the greater the rewards at Christmas.

## How does it work?

- Savings accumulate through regular deposits during the year.
- You can make withdrawals from your account between 1 November and 31 January, giving you access to your savings when you need it most.
- Withdrawals outside this period must be for the entire balance. Consequently, the account must be closed and a new account may only be opened from 1 January the following year.
- Interest is calculated on the minimum monthly balance and credited to your account on 1 December.
- Any funds left in your account after the festive season automatically go towards your next year's bonus.

## Convenient deposits

There are four easy ways to make deposits.

1. At any branch, sub-branch or through the mail.
2. By setting up a regular transfer to your Christmas Savings Account from your Current Account or payroll.
3. Transfers via Tele-access and NetAccess.
4. Direct credits.

## Opening your Christmas Savings Account

You can apply for your Christmas Savings Account over the phone by calling 13 29 30 until 7pm weeknights. Simply have your Credit Union Security Code ready when you call. Alternatively, complete an application form at your local QTCU branch, sub-branch or mail the completed form to:

Attention: Operations Support  
Queensland Teachers' Credit Union Limited  
PO Box 929  
Fortitude Valley Qld 4006.

\*Terms, conditions, fees and charges apply. Current interest rates are available from branches, by calling 13 29 30, or online at [www.qtcu.com.au](http://www.qtcu.com.au). Information provided is subject to change.

A Product Disclosure Statement for this product is available from Queensland Teachers' Credit Union and you should read the Product Disclosure Statement before making any decisions about the product. As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on this advice, consider its appropriateness to your circumstances.