



Please open an eSave account in the following names:

Account Number

<b>1<sup>st</sup> person:</b>		Member Number				Surname
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other		First Name
						Email Address
<input type="checkbox"/> I wish to provide my Tax File Number						
<input type="checkbox"/> I wish to claim a Tax File Number exemption for Pension Number						
<input type="checkbox"/> I have already disclosed my Tax File Number						
<b>2<sup>nd</sup> person:</b>		Member Number				Surname
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other		First Name
						Email Address
<input type="checkbox"/> I wish to provide my Tax File Number						
<input type="checkbox"/> I wish to claim a Tax File Number exemption for Pension Number						
<input type="checkbox"/> I have already disclosed my Tax File Number						

This Account will be linked to Tele-Access and Netaccess

**IMPORTANT**  
Access to the funds in an eSave Account is limited. Please read the Terms and Conditions carefully. By opening an eSave Account you also agree to be bound by the Terms and Conditions of the Credit Union Security Code, Tele-Access, NetAccess and Bpay.

I/We acknowledge that I/We have read and understand the Terms and Conditions of use that apply to the operation of the eSave Account and agree to be bound by them.

Account Owner 1 Signature	Account Owner 2 Signature
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**Office Use Only:**

Staff Member's Signature	Date
Operator Number	Branch Number

## eSave Terms and Conditions

I/We apply to open an eSave account with Queensland Teachers' Credit Union Limited ('QTCU') and acknowledge the following terms and conditions that apply to the account:

### 1. Accessing the eSave Account:

1.1 I/We can make deposits to the eSave Account by internet transfer from either a QTCU Account via Netaccess or from another financial institution, Tele-Access, direct-credit, or by payroll allocation only. Cheque, cash or staff assisted deposits are not available on the Account.

1.2 I/We can make transfers or withdrawals from the eSave Account by Tele-Access, Netaccess or BPAY only. EFT, cheque, direct-debit and staff assisted withdrawals are not available on the Account.

### 2. Interest

2.1 QTCU will only pay interest to me/us if the balance in the eSave Account is \$5000 or more. If the balance in my/our eSave Account falls below \$5000 interest is no longer payable until the balance return to \$5000 or more.

2.2 The rate of interest is that rate set out in the Deposit Rate Schedule. The latest Deposit Rate Schedule is available on request from any branch, or by calling 13 29 30 or by visiting QTCU's website. QTCU may change the interest rate for an eSave Account at any time, and if this occurs, QTCU will notify me/us in the media of any changes to the interest rate.

2.3 Interest is calculated daily on the balance of my/our eSave Account at the end of each day, including the day of deposit but excluding the day of withdrawal. Interest is credited to my/our eSave Account on the First Business Day in each month and on the day QTCU closes my/our eSave Account

### 3. Debits and Credits to the eSave Account

3.1 QTCU will credit any transfer to the eSave Account on the day it processes the transfer. If the account from which funds are transferred is a QTCU account, QTCU will immediately treat the transferred funds as cleared funds. If funds being transferred are held with another financial institution, QTCU may treat those funds as uncleared funds for up to three Business Days after QTCU processes the transfer. This is in case the other financial institution wished to draw the amount transferred back to the account it came from.

3.2 QTCU may subsequently adjust debits and credits to the eSave Account and the balance on the eSave Account so as to accurately reflect it may make consequential changes (including to the interest).

3.3 I/We authorise QTCU to debit the eSave Account with the amount of any transfer QTCU credits to the eSave Account which is later reversed.

3.4 QTCU will debit any transfer from the eSave Account on the next Business Day after I/We ask QTCU to make the transfer.

### 4. Fees and Charges

4.1 Fees and Charges may apply to this account, which are set out in the current Fees and Charges brochure which is available from QTCU at any branch, by calling 13 29 30 or by visiting QTCU's website.

### 5. No Liability

5.1 I/We agree that QTCU is not liable for any late payments, refused payments or omitted payments.

### 6. Terms and Conditions

6.1 This document does not comprise the entire contract between QTCU and me/us. I/we also agree to acknowledge receiving a copy of the terms and conditions ( current as at the time of application), in the:

- (a) Membership Kit
- (b) Credit Union Security Code/Tele-Access/Net Access Terms and Conditions;
- (c) BPAY Terms and Conditions ;
- (d) Product Disclosure Statement for Accounts, Access Facilities and Non Cash Payment Products; and
- (e) QTCU General Terms and Conditions.