

YAS Young Achiever Savings Account (\$50)

It's never too early to start saving, we are making it easy for you to teach your children or grandchildren to get the best results possible. Whether your child is saving up for a video game, an iPod or some books, they're going to need a push in the right direction. Our Young Achiever Savings Account is a great way to get them started!



| Young Achiever Savings Account (\$50) | |
|---------------------------------------|--|
| Redicard | ✓ (See Specific Terms and Conditions) |
| ATM | ✗ |
| EFTPOS | ✗ |
| Bank@Post | ✗ |
| Deposits | ✓ |
| Withdrawals | ✓ |
| Transfers | ✓ |
| Internet Banking | ✓ (See Specific Terms and Conditions) |
| Phone banking | ✓ |
| BPay | ✗ |
| Direct Credits | ✓ |
| Direct Debits | ✗ |
| Periodical Payments | ✗ |
| Interest Calculation | Interest is calculated daily on the daily credit balance of the account and credited monthly. Interest rate brochure available on website. |
| Auto Sweep | ✗ |
| Statements | Monthly |
| Minimum Balance to Open | Nil |

Significant Benefits

- Funds are available At Call.
- No fees payable on the account
- Competitive interest rate payable

Specific Terms & Conditions

- Redicard: The card is for identification purposes only – cannot be used for ATM/EFTPOS withdrawals on this account. The preferred option for deposits is via direct credit payments. However deposits/withdrawals/transfers may all be transacted over the counter – note: any withdrawal/transfers will effect bonus and additional rewards. Applicants may apply for a transaction account from 14 years of age creating the ability to transfer funds from YAS accounts to transaction account for ATM/EFTPOS use – note: any withdrawals/transfers will effect bonus and additional rewards.
- Eligibility is restricted to trust accounts for eg. A parent/ guardian in trust for a child under 12 years of age or Junior members under the age of 18 years. Upon attaining the age of 18 accounts will be closed and the funds transferred to an Achieve Saver account.
- Bonus Conditions: Make a deposit and no withdrawals in a calendar month to receive the bonus rate.
- Additional Rewards Conditions: Make a minimum deposit of \$40 per calendar month and increase balance by \$240 over 6 months to receive your reward.
- Direct Credits: Funds may be credited directly into the account.
- Internet / Mobile Banking – View Only facility available under 18.
- Interest rates (where applicable) are variable so contact any branches of FCCS, telephone 1300 361 555 or visit our website www.fccs.com.au.

Switch to FCCS and get all these benefits and more.

From your daily accounts to your home loan and retirement plan. We'll take better care of you with excellent service, great rates and low or no fees.

We can provide you with all the products and services you would usually find in a major bank. From everyday saving and investment accounts, to loans, insurance, internet banking and financial planning. Switch to FCCS and be better off today!

Visit our website fccs.com.au for more

