

MAKE AN EXECUTIVE DECISION

*p*innacle executive



Welcome to **pinnacle** executive, our package that offers a comprehensive range of relevant financial rewards for our valued members.

Inside this booklet you'll find a range of discounts and offers.

We trust you will find them beneficial and we look forward to helping you make the most of your life both now and in the future.

Best wishes,



Robert Keogh
Chief Executive Officer

Qualify for **pinnacle** executive & enjoy...

Your own Relationship Consultant who will assist you with all your financial dealings.

- i* * No excess transaction fees on your Access Savings Accounts.*
- i* * 0.50%pa discount off Standard Variable Rate Home and Investment Loans and All-In-One Accounts.¹
- i* * 0.15%pa discount off standard fixed rate Home and Investment Loans (one year only).¹
- i* * 0.50%pa discount off standard fixed Car and Personal Loans.¹
- i* * Bonus 0.30%pa interest on standard Term Deposit rates or 0.10%pa on advertised special offers.²

YOUR RELATIONSHIP CONSULTANT

Your dedicated Relationship Consultant will assist you with all your banking and financial needs. You may also like to make an appointment to have your loans and savings portfolio reviewed to ensure you are optimising your returns.

Should you require any assistance, please do not hesitate to call or email us.

* Please refer to the transaction fees section in terms and conditions for more information.

¹ Benefits apply to all loans listed in terms and conditions as eligible products excluding all SMALLBiz loans.

² Benefits apply to eligible deposit products only.

Terms, conditions, fees, charges and normal lending criteria apply.



TERMS AND CONDITIONS

The **pinnacle** executive package provides significant benefits for those members who acquire it.

ACQUIRING THE **pinnacle** executive PACKAGE

Eligible members can apply for entry into the **pinnacle** executive package by completing an application form and paying the annual \$300 package fee.

The **pinnacle** executive package is only available to natural person(s) and the benefits of the package are only available to the specific individual or joint members named in the package application.

We may accept or decline an application for entry into the **pinnacle** executive package, at our absolute discretion.

Benefits under the **pinnacle** executive package become available to members (who have completed an application and paid the annual package fee) 21 days after we give the member written notice that the member's application for entry into the package has been accepted. Any fees and charges paid by a member for our products and services, before benefits become available, are not refundable.

Where an accepted **pinnacle** executive application is in joint names, both members are eligible for the benefits on any joint accounts held in their names as well as any accounts in their individual names. Benefits will only apply to accounts held by members listed on the application form and will not apply to accounts held jointly with members who are not named on the application form.

Members who purchase the **pinnacle** executive package are eligible for the benefits listed on the Executive package schedule of benefits.

We may, at our discretion, alter the schedule of benefits (or the eligibility criteria). In these circumstances, existing member benefits will not change until the next annual package renewal date, and members will then have the option of continuing in the package under the new terms, conditions and benefits being offered.

However, fixed interest rate benefits on eligible loan products will continue to apply for the fixed period of the loan.

pinnacle executive package benefits are based on standard member interest rates and fees and charges, and do not apply in addition to any advertised 'specials' or separately negotiated pricing offers on eligible lending products.

Once the benefits become available to a member, the member will continue to enjoy the benefits of the **pinnacle** executive package for as long as the member continues to renew the package annually by paying the annual package fee as it falls due (subject to our rights to cancel the package or change the benefits). A member who does not pay the annual package fee by the date it falls due will be removed from the package, all benefits will be cancelled, and standard interest rates and fees and charges will then apply to all products and services.

We may change the annual package fee from year to year.

pinnacle executive BENEFITS

There are two types of benefits members are entitled to in regards to eligible lending products and transaction fees:

1. Preferential interest rates
2. Waived transaction fees and charges.

pinnacle executive ELIGIBLE LENDING PRODUCTS ARE:

- Home and Investment Loans (excluding all Introductory Rate Loans, Building Loans, StraightForward Loans, Lock Down Home Loans, Classic Home Loans, Basic Variable Home Loans, Integris Loans and Bridging Finance).
- All-In-One Accounts

Preferential fixed interest rates on our Home and Investment Loans and All-In-One Accounts only apply in relation to fixed interest rate periods commencing while a member is entitled to **pinnacle** executive package benefits. Fixed interest rates applying to such loans and accounts prior to a member



becoming entitled to *pinnacle* executive package benefits will not be changed until the current fixed interest rate period ends.

Preferential interest rates do not apply to loans that are not to natural persons or to loans to natural persons for business or commercial purposes (other than investment purposes).

OUR ELIGIBLE DEPOSIT PRODUCTS ARE:

- Term Deposits (excluding Farm Management Term Deposits)

Preferential interest rates will only apply to eligible deposit products acquired or maturing and rolled over after joining the *pinnacle* executive package.

TRANSACTION FEES

'Transaction fees' will not apply to the following accounts:

- Access Savings Accounts
- Retirement Accounts
- Mortgage Offset Accounts
- All-In-One Accounts
- BU Savings Accounts
- Freestyler Accounts
- Junior Saver Club Accounts
- Non Interest Savings Accounts
- Wealth Accumulation Accounts
- Bonus Saver Accounts.

Transaction fees will apply to all other accounts such as Christmas Club Accounts, Cash Management Accounts, Business Accounts or monEsaver Internet Savings Accounts which have separate transaction fee structures.

'Transaction fees' includes fees and charges for:

- Over the counter and Bank@Post withdrawals
- EFTPOS/Member Cheque/Member Contact Centre transfer/internal Periodic Payments
- ATM withdrawal fees from rediATMs
- Transfers using the Account Information Line (13 14 02)
- Transfers via the internet
- BPAY®, Periodic Payments and Direct Debit Fees
- Visa Credit Purchase fees.

'Transaction fees' do not include fees and charges for unsuccessful BPAY®, Periodic Payments, Direct Debits and any other fees and charges listed in our Fees and Charges booklet available at all Branches or by phoning 13 25 85.

MAXIMUM BENEFIT LIMITS

Members who qualify for *pinnacle* executive may also qualify for *life* membership benefits. In this case they are then eligible to receive applicable interest rate benefits cumulatively to a maximum benefit as outlined below:

- 0.50%pa off the Home and Investment Loans standard variable interest rate¹
- 0.15%pa off the Home and Investment Loans standard fixed interest rate options¹
- 0.50%pa off the All-In-One Account standard variable interest rate¹
- 0.50%pa off the Car and Personal Loan standard fixed interest rate options¹
- 0.30%pa bonus interest on standard Term Deposit rates.²

CANCELLING BENEFITS OF THE EXECUTIVE PACKAGE

You or we may choose to cancel your *pinnacle* executive package by written notice at any time. No refunds apply if the package is cancelled at any time following the initial purchase or subsequent renewal of the package.

ADDITIONAL TERMS AND CONDITIONS

The benefits and concessions available under the *pinnacle* executive package are available subject to the terms and conditions for each product and service.

NOTICES

Any notices in relation to your *pinnacle* executive package given by you must be in writing.

We may give notices about *pinnacle* executive by newspaper advertisement, or electronically, or in any other way permitted by law.

¹ Benefits apply to all loans listed in terms and conditions as eligible products excluding all SMALLBiz loans.

² Benefits apply to eligible deposit products only.



Member Contact Centre

Tel: 13 25 85

Websites

www.communitycps.com.au
www.unitedcommunity.com.au
www.companion.com.au
www.waggamutual.com.au

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