

# Member Loyalty Program

MAKE A SMART CHOICE



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ABN 36 087 650 422 AFSL 235022 Australian Credit Licence 235022

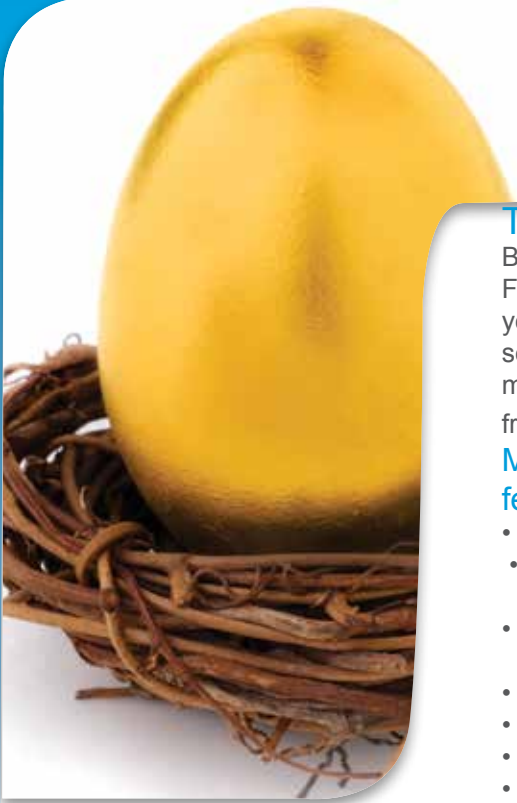


**Northern Inland**  
CREDIT UNION

SMART THINKING



**Northern Inland**  
CREDIT UNION



### Take control of your money

By choosing Northern Inland as your Main Financial Institution, you can maximise your Monthly Transaction Rebate. By being selective in the type of transactions you make, you can operate your account fee-free.

#### Make a smart choice with these fee-free transactions:

- The first 5 ATM withdrawals each month
- The first 5 EFTPOS withdrawals each month OR
- All EFTPOS withdrawals by selecting 'CREDIT' with your Visa Debit card
- In-branch Cash deposits
- Online & Mobile Banking
- Phone Banking
- smartPAY App
- BPAY® & Osko® payments
- Loan repayments
- Term deposit transactions
- Periodical payments & transfers between Northern Inland accounts

Northern Inland rewards you for your loyalty with real savings on fees. By saving, borrowing and investing with Northern Inland you increase your total Member Loyalty Balance (deposits and loans) and, in turn, pay fewer transaction costs.

Many Members avoid paying any fees at all by making smart choices with their money.

### Multiple Memberships at work

Members with multiple Memberships can link accounts together (conditions apply). By linking accounts you may be entitled to a larger Monthly Transaction Rebate.

### Special allowances may apply for:

- Members aged under 25 years
- Members aged 65 years and over
- Registered Not-for-Profit entities

Contact us for further information

## Increase your balance, decrease your fees

Your Monthly Transaction Rebate is calculated on your average account balances each month, and is subtracted from the Rebated Transactions & Services which you use:

Total of balances <sup>2</sup> held with Northern Inland	Monthly available rebate
\$30,000 and over (personal accounts) \$50,000 and over (non-personal accounts)	Exempt from excess rebated transaction charges
Smart Home Loan held (Home Loan Rewards <sup>1,2</sup> )	Exempt from excess rebated transaction charges for life of loan
0-24 yrs old - Balances \$1,000 or more	\$1.00 per \$1,000. Plus age rebate
25+ yrs old and non-personal accounts	\$5.00 for balances min. \$5,000; then \$1.00 per \$1,000 held in additional funds. Plus age rebate if 65yrs and over

## For example:



Tim's Member Loyalty rewards

Total of average monthly balances held with Northern Inland

On-Call Savings Account	\$ 2000
Term Deposit	\$15000
Car Loan	\$16000

TOTAL AVERAGE MONTHLY BALANCE	\$33000
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### Excess Transaction Charges:

**FREE** this month.

If Tim gets a Home Loan<sup>2</sup> with us, he will be exempt from all excess rebated transaction charges, for the life of the loan<sup>1</sup>



Jill's Member Loyalty rewards

Total of average monthly balances held with Northern Inland

Pension Plus Account	\$ 1000
Cash Management Account	\$15000

TOTAL AVERAGE MONTHLY BALANCE	\$16000
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Up to **\$16** will be rebated this month towards excess rebated transaction charges.

Plus, once Jill reaches 65 she will be eligible for an additional rebate towards excess transaction charges

All fees and rebated transactions and services are outlined in the Product Fact Sheet (PFS) for Fees & Charges/Member Loyalty Program, available at [www.nicu.com.au](http://www.nicu.com.au) or from any branch.

<sup>1</sup> Home Loan Rewards apply only to access methods listed in the 'Rebated Transactions & Services' section of the PFS Fees & Charges/MLP as amended from time to time. All other fees and charges are not rebated and are payable by the Member.

<sup>2</sup> For MLP calculations the balances of Internet Saver Accounts (S99) and Basic Home Loans (L30) are excluded