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Please note: Your membership/s must be registered to use Internet Banking to apply for a Cyber Saver account.

## 1st named on account

member number

surname

given name(s)

telephone (bh)

## 2nd named on account (if applicable)

member number

surname

given name(s)

telephone (bh)

## terms and conditions

The Cyber Saver Terms and Conditions form part of the General Terms and Conditions. These may be obtained from the mecu website at [mecu.com.au](http://mecu.com.au), from any mecu Service Centre or by calling mecu on 132 888.

- Funds are available at call and can be accessed only via transfers using Internet Banking.
- The membership must be registered as a user of Internet Banking to be eligible to open a Cyber Saver account. Cyber Saver Accounts are not available where two or more parties must sign to transact on the account.
- Interest is calculated on the daily balance and credited to the account monthly, or when the account is closed.
- Internet Banking daily transaction limits apply. Refer to the General Terms and Conditions section 18.16 – Transaction Limits for details of transaction limits. Larger transactions may be made by contacting the Credit Union.
- A fee applies to Staff Assisted transactions (excluding cash and cheque deposits). Refer to Schedule of Fees and Charges for details.
- The fee for Staff Assisted transactions will be waived if Internet Banking is not available for use for an extended period. The fee will be waived for transaction requests in excess of the daily limits.
- Interest rate can be varied at any time.
- Direct Salary crediting, direct credits and transfers from other financial institutions can be set-up to automatically deposit funds into the account.
- The following services are not available on the Cyber Saver account: cash and cheque withdrawals, member cheque book, VISA card, Redicard, sweeps to and from the account, periodical payments, direct debits from the account and transfers to and from the account using the 24 Hour Automated Telephone Banking System.
- The Credit Union Code of Practice, which sets standards of disclosure and conduct for dealing with our members, applies to this service.
- mecu reserves the right to change the terms and conditions in accordance with section 36 – Variation of Terms and Conditions of the General Terms and Conditions.

## declaration

I/We acknowledge that I/we have read the Cyber Saver Terms & Conditions and agree to abide by these Terms & Conditions.

signature

date  /  /

signature

date  /  /

### office use only

op # and initials

date  /  /

signature verified  yes  no

Internet Banking registered  yes  no

Cyber Saver account number

link to Internet Banking  yes  no

relationship linked  yes  n/a

prosper updated  yes  no