

SHELL EMPLOYEES' CREDIT UNION LIMITED

Summary of Accounts & Availability of Access Facilities

ABN 74 087 650 646

Australian Financial Services Licence No 241 409

Issued: 1st December 2008

This document must be read together with the Shell Employees Credit Union Ltd Account & Access Facility brochure and the Fees & Charges & Transaction Limits brochure. Together these booklets form the Product Disclosure Statement for the Shell Employees' Credit Union Ltd Account & Access Facility.

<i>Account</i>	<i>Minimum Opening Deposit</i>	<i>Funds available at call</i>	<i>Interest Paid</i>	<i>Cheque Book</i>	<i>ATM Access</i>	<i>EFTPOS access</i>	<i>Home Banking via Internet or Telephone</i>	<i>Direct Entry (Credit or Debit)</i>	<i>BPAY Bill paying service</i>
<i>Multi Access Savings S1</i>	\$1.00	✓	Monthly	✓	✓	✓	✓	✓	✓
<i>Budget Savings S2</i>	\$1.00	✓	Monthly	X	At Credit Union Rediteller Machines Only	X	✓	✓	✓
<i>Special Savings S3</i>	\$1.00	✓	Monthly	X	At Credit Union Rediteller Machines Only	X	✓	✓	✓
<i>Christmas Club S4</i>	\$1.00	See Note 1	31 st October	X	X	X	✓ (Credits only)	✓ (Credits only)	X
<i>E-Access Saver S5</i>	\$1.00	✓	Monthly	X	X	X	✓	✓ (Credits only)	X
<i>Cash Management S10</i>	\$1.00	✓ See Note 2	Monthly	X	X	X	✓	✓	✓
<i>Trustee Account S12</i>	\$1.00	✓	Monthly	X	X	X	✓	✓ (Credits only)	✓
<i>Deeming Accounts - S65 S66 Only available to members receiving an "Age" or "War Veterans" Pension.</i>	\$1.00	✓	6 Monthly 31 st December, 30 th June	X	X	X	✓	X	X
<i>Term Deposits</i>	\$2,000	See Note 3	Monthly or at Maturity See Note 4	X	X	X	X	X	X

Note 1: Funds will be transferred to your S1 account on 1st November unless you have requested that they be retained in the Christmas Club account or forwarded to you by cheque. We may allow early withdrawals in our absolute discretion eg, in cases of hardship. Fees & charges may apply: please refer to our *Fees & Charges & Transaction Limits* booklet.

Note 2: Each deposit must be retained in the account for 7 days and is then at call.

Note 3: Withdrawable at maturity. We may allow early withdrawals in our absolute discretion eg, in cases of hardship or special need. We may also reduce the rate interest payable for the full period of the deposit. On maturity, we will automatically re-invest your term deposit as you originally instructed unless you have told us otherwise.

Note 4: Interest can be paid; a) monthly to your nominated account, or; b) at maturity to your nominated account or reinvested with the principal.