



Firefighters and Affiliates Credit co-operative Ltd

ABN 68 087 651 429
AFS Licence 240898

408 Brunswick Street
Fitzroy VIC 3065

Tel: 03 8417 1777
Fax: 03 8417 1799
Email: info@fccl.com.au

APPLICATION FOR GOLDEN HELMET S65 ACCOUNT

Date..... Membership Number.....

Membership Name/s.....

Address.....



Contact Details

Home Phone..... Mobile Phone..... Email.....

Facilities required

Visa debit card	<input type="checkbox"/>	Cheque Book	<input type="checkbox"/>
Internet banking	<input type="checkbox"/>	Telephone Banking	<input type="checkbox"/>



I/We have been provided with the Terms and Conditions for this account understand them and agree to them and confirm that I am retired.

Signed..... / /

Signed..... / /



TERMS AND CONDITIONS FOR GOLDEN HELMET ACCOUNT S65

A minimum balance of \$25,000.00 must be maintained in this account.

If the balance falls below this amount the interest rate will revert to our standard S1 account for the period the amount remains below the minimum required balance.

If the balance falls below \$25,000.00 all standard fees and charges as per our fees & charges brochure will apply for the whole month.

To enjoy the fee free aspect of the account your balance must remain above \$25,000.00.

You must be retired to qualify for the Golden Helmet S65 account.

The Golden Helmet S65 interest rate will always match our lowest Term Deposit rate.

We will notify you if there is a change in the rate as per the requirements of the Mutual Banking Code of Practice.

The only fees that would apply would be Foreign Currency which would be charged at a lower rate of 0.5% and Swift payment fees as listed in our Fees and Charges brochure.

Direct Charging fees will apply to ATM transactions conducted at non reiteller branded ATM's.

