



# Fact Sheet – Remote Access

**Target Audience:** Customers who do not currently live within, or are moving to a region unrepresented by a bcu store(s) and/or bcu atm network.

**Overview of benefits:** Remote Access enables members to bank with bcu and deposit money / cheques at a WBC branch and access their money through non bcu atms.

## Product Features at a Glance

Product name	bcu scoot's super saver	bcu basic access	bcu access	bcu advantage saver	bcu business basic access	bcu business access
<b>Product classification</b>	savings and access	access	access	savings and access	savings	savings
<b>Access to your money</b> Westpac deposit book (via WBC branch)	√	×	√	√	×	√
<b>ATM benefits</b>						
bcu atm	unlimited	4 free <sup>1</sup>	unlimited	unlimited	4 free <sup>1</sup>	unlimited
WBC & St George atm <sup>2</sup>	2 free	2 free	8 free	4 free	2 free	8 free
other bank atm and atm suppliers	atm operator fee plus bcu fee of \$1	atm operator fee plus bcu fee of \$1	atm operator fee plus bcu fee of \$1	atm operator fee plus bcu fee of \$1	atm operator fee plus bcu fee of \$1	atm operator fee plus bcu fee of \$1
eftpos	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
<b>Summary of Fees</b>						
monthly account fee	\$0	\$0	\$5	\$2	\$0	\$20

<sup>1</sup> Each transaction in excess of the maximum free number will incur a fee of \$1.00

<sup>2</sup> WBC atm fees will be rebated up to the maximum number of free transactions. Each transaction above that amount will incur a charge by WBC plus a \$1 fee from bcu

