

Member name	<input type="text"/>	Member number	<input type="text"/>
Member name	<input type="text"/>	Member number	<input type="text"/>

How it works

The Home Saver account works similarly to our Bonus Saver, but with some added perks for buying your first home. You get a base interest rate for your funds but the most interest can be earned through your bonus interest rate. To earn the bonus interest, you just need to deposit at least \$100 and not make any withdrawals from the account during a calendar month. Any month you deposit \$100 and make no withdrawals is what we call a qualifying month, which entitles you to extra benefits when you open a home loan with us.

Deposit \$100 each month without making any withdrawals to the account to:

- Earn bonus interest on your savings for the month
- Save 0.50% p.a. from your home loan interest rate equal to your qualifying months[†]
- Waived Platinum package or Account Maintenance fees for the period equal to your qualifying months
- Discount of 10% on Home or Landlords' Insurance^{‡§} for 12 months.

Plus, get a Bridges Financial Health Check initial consultation and a personal banker to discuss your journey towards your own home.

Important things to know:

- You can track your progress saving towards your future home using internet banking and the app, but to help you meet your savings goals, withdrawals are limited to instruction to Nexus Mutual staff.
- You can only use one Home Saver account benefit per loan funded. The Home Saver account used will be closed upon settlement.
- Terms, conditions, interest rates and benefits are subject to change. We'll notify you of any such changes.
- Home Saver benefits are not transferrable to other members.
- You may only have one Home Saver account as either a single or a joint owner.

[†] Applies only to non-promotional or discounted variable rates.

[‡] With Allianz policies opened with Nexus Mutual. Not valid with any other discount.

[§] Must have at least 12 qualifying months on your Home Saver account.

Signing authority - Who may act on the account

Either may sign All signatories must sign

Declaration

By submitting this application, I/we acknowledge that:

a. Operation of the account will be governed by the signing authority specified, and the terms and conditions to which I/we agreed in the Membership Application.

b. Withdrawals from these accounts must be by a signatory on the account. This may be signed written authority or by using a remote access method (e.g. secure email)

Signed - Please sign or submit through internet banking secure email

<input type="text"/>	Dated	<input type="text"/>
		/ /

Signed - Please sign or submit through internet banking secure email

<input type="text"/>	Dated	<input type="text"/>
		/ /

Submit your completed form to:

Nexus Mutual GPO Box 400 MELBOURNE VIC 3001 or enquiries@nexusmutual.com.au

T 1300 65 33 28 / +61 3 9608 8301 W nexusmutual.com.au

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