



Terms & Conditions
Trust accounts for minors

These terms and conditions govern the operation of any account opened at Hunter United Employees' Credit Union Ltd ABN 68 087 650 182 (HUECU) that is established in trust for the benefit of a minor (being a person under 18 years of age).

These terms and conditions should be read in conjunction with the terms and conditions found in the product guide for the relevant HUECU product acquired.

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1. A trust account will only be established for persons under the age of 18 years (minors).
2. A trust account will only continue to apply while the person remains under the age of 18 years.
3. A trust account cannot be used as a de facto transactional account for another person.
4. HUECU may at any time review the conduct of the account to determine if it is being used appropriately. HUECU reserves the right to determine what it defines to be appropriate conduct.
5. Trust accounts established and used appropriately will not attract the monthly Ezy fee.
6. Where the account is not being operated appropriately, or at the discretion of HUECU, the monthly Ezy fee may be applied to a trust account.
7. HUECU reserves the right to terminate the operation of a trust account without reason by the giving of one month's notice in writing.

These terms and conditions are current as at 1 April 2009 and are subject to change.

Issued by Hunter United Employees' Credit Union Ltd ABN 68 087 650 182 AFSL 238316