

# Summary of accounts, facilities and transaction limits

Account name	S50 Line of Credit	S51 Everyday Saver	S52 Bonus Saver	S53 Christmas Saver	S54 Star Saver	S55 Everyday Transact	S56 Mortgage Offset	S57 Youth Transact	S58 Youth Saver
Funds at call	✓	✓	✓	1 Nov – 15 Jan	✓	✓	✓	✓	✓
Minimum balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit interest paid	N/A	Monthly	Monthly	31 Oct	Monthly	Quarterly	N/A	Monthly	Monthly
Overdraft interest charged	Monthly	N/A	N/A	N/A	N/A	Monthly	N/A	N/A	N/A
Interest paid on tier balance		✓							
Interest paid on full balance			✓	✓	✓	✓		✓	✓
Bonus Interest / Min monthly deposit	✓		✓ \$250		✓ \$20				✓ \$50
Up to 9 sub-transact accounts for a flat fee						✓	✓		
Future payments & direct debits	✓	✓	FP only			✓	✓	✓	✓
Direct credits	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cheque book	✓					✓	✓		
Visa Debit card	✓					✓	✓	✓	
BPAY	✓	✓	✓			✓	✓	✓	✓
Osko / NPP	✓	✓	✓	✓		✓	✓	✓	✓
Internet Banking	✓	✓	✓	✓	View only	✓	✓	✓	✓
Mobile App	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phone Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓
Third party costs debited	✓	✓	✓	✓		✓	✓	✓	✓
WAW fees and charges	✓	✓	✓	✓		✓	✓		
Max daily cash withdrawal	\$3,000	\$0	\$3,000	\$3,000	\$1,000	\$3,000	\$3,000	\$1,000	\$1,000
Statement frequency	Monthly	Bi-annual	Bi-annual	Bi-annual	Bi-annual	Bi-annual	Bi-annual	Bi-annual	Bi-annual

# Summary of accounts, facilities and transaction limits

Account name	S60 Disability Support	S61 Business Saver	S62 Business Basic	S63 Business Transact	S64 SMSF Saver	S65 Pension Plus	S66 Club & Community Transact	S67 Club & Community Saver	S8 Sub-Transact Account
Funds at call	✓	✓	✓	✓	✓	✓	✓	✓	✓
Minimum balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit interest paid	Quarterly	Monthly	Monthly	Monthly	Monthly	Monthly	Quarterly	Monthly	Quarterly
Overdraft interest charged	N/A	N/A	N/A	Monthly	N/A	Monthly	Monthly	N/A	Monthly
Interest paid on tier balance	✓	✓			✓	✓		✓	
Interest paid on full balance			✓	✓			✓		✓
Bonus Interest / Min monthly deposit									
Up to 9 sub-transact accounts for a flat fee				✓					
Future payments & direct debits	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct credits	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cheque book				✓		✓	✓		
Visa Debit card	✓		✓	✓		✓	✓		
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	✓
Osko / NPP	✓	✓	✓	✓	✓	✓	✓	✓	✓
Internet Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mobile App	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phone Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓
Third party costs debited	✓	✓	✓	✓	✓	✓	✓	✓	✓
WAW fees and charges		✓	✓	✓	✓	✓			✓
Max daily cash withdrawal	\$3,000	\$5,000	\$3,000	\$5,000	\$5,000	\$3,000	\$3,000	\$0	\$3,000
Statement frequency	Monthly	Bi-annual	Monthly	Monthly	Bi-annual	Monthly	Monthly	Bi-annual	Bi-annual