



# BUSINESS, SPECIAL ENTITY & MORTGAGE OFFSET ACCOUNTS

## INTEREST RATES & SUMMARY OF KEY FEATURES & BENEFITS

**Australian Government Deposit Guarantee:** On 12 September 2011, the Australian Government announced that the Guarantee of Auswide Bank customer deposits (as provided under the Financial Claims Scheme) would be extended indefinitely. The new guarantee limit applicable from 1 February 2012 is \$250,000 per account-holder per ADI on 'protected accounts' as defined under the Banking Act 1959. For more details visit your local Auswide Bank branch or visit our website [www.auswidebank.com.au/info/investment-security/](http://www.auswidebank.com.au/info/investment-security/)

### BUSINESS ACCOUNTS

#### Business Access Account (S36)

An on-call transaction and investment account for businesses with overdraft facilities also available to approved applicants.

##### INTEREST PAID ON FULL BALANCE

up to \$9,999.99 0.01%p.a.	over \$9,999.99 up to \$99,999.99 0.60%p.a.	Over \$99,999.99 up to \$499,999.99 0.85%p.a.	over \$499,999.99 1.60% p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- Interest calculated on daily balances and paid monthly
- you may apply for a Business Overdraft (L18)
- statement option only
- direct crediting
- phone and internet banking
- electronic payments, direct debits and BPAY
- Visa Debit Card (ATM's & EFTPOS)
- apply for a Visa Debit Card sub Account (online purchases, overseas ATM)
- cheque book^

### MORTGAGE OFFSET ACCOUNTS

#### Mortgage Offset Account (S8) , Mortgage Offset Professional Account (S12)

100% Home Loan offset account

These accounts only available to borrowers with term home loans. Every dollar in the Account will be matched with a special benefit that is the same as the interest rate on your home loan. The 'Mortgage Offset' could mean huge savings in home loan interest and the potential to pay out your home loan years earlier. Combine your savings and use this Account for all your day-to-day finances as your funds are available when you need them. In addition, the interest offset benefits may be obtained without incurring a tax liability.#

- no minimum account balance to be retained
- the 'Mortgage Offset' is interest free - the interest offset benefit will be automatically taken into account when calculating the borrower's monthly interest charge on the loan account.
- S8 monthly Account Fee applies – no exemptions/S12 (only available as part of the Professional Australian Package) - Package Fee applies.
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- electronic payments and debits
- cheque book^
- passbook or statement option

### ASK ABOUT OUR RANGE OF TERM DEPOSITS AND PERSONAL & MORTGAGE OFFSET ACCOUNTS

The above interest rates are available as at 28/10/2016 but are subject to change at anytime without notice. Fees and charges apply on all accounts (except Farm Management Deposit Account) – details on application. Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) issues these Deposit Accounts and Non-Cash Payment facilities that may be used in conjunction with these Accounts. This is a summary of key features and benefits only - to decide if they are appropriate for you please carefully read the account terms and conditions which are available from our branches or website [www.auswidebank.com.au](http://www.auswidebank.com.au) BPAY® registered to BPAY Pty Ltd ABN 69 079 137 518

^Cheque book by arrangement with Westpac Banking Corporation ABN 33 007 457 141.

^^ Full details of eligibility criteria and Terms and Conditions available on application

# Benefits will vary according to each borrower's own financial situation

\* Further details can be located at our website [www.auswidebank.com.au/info/investment-security/](http://www.auswidebank.com.au/info/investment-security/)

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### SPECIAL ENTITY ACCOUNTS

#### Everyday Club Account (S17)

An on-call transaction account for clubs, "not-for-profit" or community groups ^^

##### INTEREST PAID ON FULL BALANCE

up to \$4,999.99 0.01%p.a.	Over \$4,999.99 up to \$19,999.99 0.05%p.a.	Over \$19,999.99 up to \$49,999.99 0.10%p.a.	Over \$49,999.99 up to \$99,999.99 0.15%p.a.	over \$99,999.99 0.40%p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- statement option only
- no monthly Account Fee
- Interest calculated on daily balances and paid quarterly
- cheque book^
- phone and internet banking
- electronic payments, direct debits and BPA
- direct crediting

#### Farm Management Deposit (I35)

Designed to allow eligible primary producers with a taxable non-primary income to shift income from years when they need it least to years when it is needed ^^

##### INTEREST PAID ON FULL BALANCE

up to \$800,000.00 1.85%p.a.
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- minimum opening balance \$1000
- minimum account balance to be retained \$1000
- statement option only
- no monthly Account Fee or transaction fees
- Branch access only – withdrawals by cash, counter cheque or by transfer to another Auswide Bank account under the same client number
- Interest calculated on daily balances and paid on maturity to your nominated Auswide Bank account under the same client number
- maximum balance \$800,000
- minimum withdrawal amount \$1000
- phone and internet banking (view only)

#### Self-Managed Superannuation Fund Account (S11)

A special deposit account for Self-Managed Superannuation Funds. ^^

##### INTEREST PAID ON FULL BALANCE

up to \$4,999.99 0.00%p.a.	over \$4,999.99 up to \$19,999.99 0.05%p.a.	over \$19,999.99 up to \$49,999.99 0.60%p.a.	over \$49,999.99 up to \$99,999.99 1.20%p.a.	over \$99,999.99 up to \$249,999.99 1.45%p.a.	over \$249,999.99 up to \$499,999.99 2.00%p.a.	over \$500,000.00 2.00%p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- passbook or statement option
- no monthly Account Fee
- interest calculated on daily balances and paid monthly
- cheque book^
- phone and internet banking
- electronic payments, direct debits and BPAY
- direct crediting