

**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. All accounts listed on this schedule are defined as 'protected accounts'.

## PERSONAL TRANSACTION ACCOUNTS

### Everyday Choice Account (S1)

A transaction account for your everyday banking needs. Generous fee free limits on most transactions and exemptions available on monthly Account Fees. Available for personal use only.

NO INTEREST IS PAID ON FUNDS HELD IN THIS ACCOUNT

- no minimum opening balance
- no minimum account balance to be retained
- cheque book ^
- Visa Debit Card (ATM's, EFTPOS, Bank@Post™)
- monthly Account Fee applies - exemptions include minimum balance \$1000, term deposit, home loan, insurance
- passbook or statement option
- direct crediting of your wages, pension or allowance
- direct debits
- phone and internet banking

### Everyday Access Account (S10)

A transaction account for your everyday banking needs. Unlimited free Auswide Bank withdrawals in return for a competitive Monthly Account Fee. Available for personal use only.

NO INTEREST IS PAID ON FUNDS HELD IN THIS ACCOUNT

- no minimum opening balance
- no minimum account balance to be retained
- cheque book ^
- monthly Account Fee applies - an exemption applies to full time students ♦
- attach an Online Saver Account (S27) for high on-line interest
- passbook or statement option
- direct crediting of your wages, pension or allowance
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- electronic payments and direct debits
- phone and internet banking

### Everyday Pension Account (S6)

On-call transaction account specially designed for pensioners with no monthly account fee. Available for personal use only.

INTEREST PAID ON THAT PART OF THE ACCOUNT

Up to \$2,000 0.10%p.a.	Over \$2,000 up to \$48,000 1.25%p.a.	over \$48,000 2.25%p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- interest calculated on daily balances and paid quarterly
- no monthly Account Fee
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- passbook or statement option
- electronic payments and direct debits
- direct crediting of your pension and allowances
- cheque book ^
- phone and internet banking

## PERSONAL INVESTMENT ACCOUNTS

### Cash Management Account (S9)

Earn a high interest rate without losing access to your money. Available for personal use only.

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 1.30%p.a.	over \$99,999.99 up to \$249,999.99 1.45%p.a.	over \$249,999.99 up to \$499,999.00 2.00%p.a.	Over \$499,999.00 2.00% p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- interest will be for the whole balance calculated on daily balances and paid monthly
- monthly Account Fee applies if balance falls below \$5,000 - exemptions available
- direct crediting of your wages, pension or allowance, dividends and interest
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- cheque book ^
- electronic payments and debits
- passbook or statement option
- phone and internet banking

## ASK ABOUT OUR RANGE OF TERM DEPOSITS AND BUSINESS, SPECIAL ENTITY & MORTGAGE OFFSET ACCOUNTS

The above interest rates are available as at 30/01/2017 but are subject to change at anytime without notice. Fees & charges apply on all accounts - details on application. Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) issues these Deposit Accounts & Non-Cash Payment facilities that may be used in conjunction with these Accounts. This is a summary of key features & 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). BPA<sup>®</sup> registered to BPAY Pty Ltd ABN 69 079 137 518. ^^evidence of pension entitlement will be required. \*Further details can be located at our website [www.auswidebank.com.au/info/investment-security/](http://www.auswidebank.com.au/info/investment-security/). ^Cheque book by arrangement with Westpac Banking Corporation ABN 33 007 457 141. ♦ Full time primary, secondary and tertiary students need to show proof of enrolments with an Australian Educational Institution (School, University, TAFE or College) at an Auswide Bank branch in order to receive a monthly Account Fee Waiver. The waiver will continue to the end of the students senior year or the date of expiry on the student's identification card/proof of enrolment.

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## PERSONAL SAVINGS ACCOUNTS

### Online Saver Account (S27)

Earn a high interest rate on your on-line savings. Available for personal use only.

INTEREST PAID ON FULL BALANCE

up to \$1,999.99 2.00%p.a.	Over \$1,999.99 2.00% p.a.
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- an on-line savings account available in conjunction with an Everyday Access Account (S10)
- interest will be for the whole balance calculated on daily balances and paid monthly
- no minimum opening balance or balance to be retained
- no monthly Account Fee or Transaction Fees
- as an on-line account there are no branch transactions, no external debit transfers to other banks or third parties and limited banking services
- credit to the account electronically by direct credit, periodical payment and incoming telephone and internet banking transfers
- access funds in the Account via telephone and internet banking transfers to the linked Everyday Access Account (S10)

### Home Deposit Saver Account (S24)

A great savings solution to your home owning dreams designed to help you save for a Home Loan Deposit!

INTEREST PAID ON THAT PART OF THE ACCOUNT - Effective 1<sup>st</sup> June 2016

up to \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 1.75%p.a.	over \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 1.75%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
- direct crediting of your wages, pension or allowance
- to earn the bonus rate:
  - make at least 1 deposit, to the account in the calendar month (interest credit excluded), and
  - make no withdrawals, from the account in the calendar month
- no monthly Account Fee
- fee waivers available on Auswide Bank home loans when you meet qualifying criteria
- withdrawals are restricted - 3 days written notice required
- internet & Mobile Banking available (view only)

### Bonus Plus Saver Account (S14)

A savings account which rewards you with a bonus rate when you save. Available for personal use only.

INTEREST PAID ON THAT PART OF THE ACCOUNT - Effective 1<sup>st</sup> September 2016

up to \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 1.60%p.a.	over \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 1.60%p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- passbook or statement option
- direct crediting of your wages, pension or allowance
- to earn the bonus rate:
  - make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and
  - make no withdrawals, debit transfers or electronic debits from the account in the calendar month
- no monthly Account Fee
- interest calculated on daily balances and paid monthly
- cheque book ^
- electronic payments and debits
- phone and internet banking

### Ziggy Kids Saver Account (S32)

An account for children aged 0 to 12 years with no monthly Account fees and a bonus rate when you save. Available for personal use only#

INTEREST PAID ON THAT PART OF THE ACCOUNT - Effective 1<sup>st</sup> September 2016

up to \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 2.60%p.a.	over \$4,999.99 0.01%p.a. plus a MONTHLY BONUS of 2.60%p.a.
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- account available (or held in trust) for children aged 0 to 12 years of age only
- no minimum opening balance
- no minimum account balance to be retained
- interest calculated on daily balances and paid monthly
- to earn the bonus rate:
  - make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded), and
  - make no withdrawals, debit transfers or electronic debits from the account in the calendar month
- statement only
- no monthly Account Fee
- electronic payments and direct debits
- phone and internet banking
- # evidence of age will be required

### Christmas Saver (S4)

Saving just a few dollars each week in our Christmas Club will give you a Christmas free from money worries. Available for personal use only.

1.50%p.a. CALCULATED ON FULL BALANCE, PAID ON 30 NOV AND AT ACCOUNT CLOSURE WHERE IT OCCURS BETWEEN 1 DEC AND 31 JAN

0.00%p.a. WHERE ACCOUNT CLOSURE OCCURS BETWEEN 1 FEB AND 30 NOV OF THE SAME YEAR.

THESE RATES WILL APPLY TO ACCOUNT BALANCES EFFECTIVE FROM 1 DEC OF THE PRECEDING YEAR

- no minimum opening balance
- interest calculated on daily balances
- balance and interest available from December 1 to January 31
- a reduced rate of interest will apply for closure of account between February 1 and November 30
- passbook or statement option
- deposits only (no withdrawals)
- phone and internet banking