



# PERSONAL DEPOSIT ACCOUNTS

## INTEREST RATES & SUMMARY OF KEY FEATURES & BENEFITS

(New accounts no longer available)

**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/)

### PERSONAL TRANSACTION ACCOUNTS

#### Everyday Choice Account (\$2)

Not available to new accounts from 24/3/2014 - sub accounts not allowed.

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 account balance to be retained
- interest calculated on daily balances and paid quarterly
- Visa Debit Card (ATM's, EFTPOS, Bank@Post™)
- passbook or statement option
- monthly Account Fee applies - exemptions include term deposit, home loan, insurance
- cheque book<sup>^</sup>
- direct crediting of your wages, pension or allowance
- direct debits
- phone and internet banking

#### Young Achiever's Account (\$19)

Not available to new accounts from 01/11/2014 - sub accounts not allowed.

An account for under 18's 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.

- account available (or held in trust) for persons under 18 years of age only<sup>+</sup>
- 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 no withdrawals, debit transfers or electronic debits from the account in the calendar month, and
  - make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded)
- passbook or statement option
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- no monthly Account Fee
- electronic payments and direct debits

*The above interest rates are available as at 11/08/2016 but are subject to change at anytime without notice. Fees and 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 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)*

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

*BPAY<sup>®</sup> registered to BPAY Pty Ltd ABN 69 079 137 518 +Evidence of age will be required*

*<sup>^</sup>Cheque book by arrangement with Westpac Banking Corporation ABN 33 007 457 141.*

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