

Auswide Bank's **PERSONAL BANK ACCOUNTS** *Features*

This document is part of the
Terms and Conditions for Personal Bank Accounts

Issued by Auswide Bank Ltd ABN 40 087 652 060/Australian Financial Services
& Australian Credit Licence 239686

Effective from January 30 2017



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Small things. Big difference.

PERSONAL BANK ACCOUNTS Terms and Conditions

Our Terms and Conditions contain important information on Auswide Bank Ltd's accounts and banking services for customers choosing "personal" bank accounts.

They consist of these documents:

- Personal Bank Accounts Features (this one)
- + Personal Bank Accounts Fees and Charges
- + Guide to Banking Services
- + Privacy Policy

You should read these documents together before making a decision to open an account with us, acquire any banking services or make any transactions.

This information has been designed to effectively help you:

- decide if our accounts and banking services meet your needs
- compare all the features, terms, conditions, fees and charges of our accounts and banking services with those of others

In issuing these Terms and Conditions Auswide Bank ("we"/"our"/"us") hasn't considered your particular personal objectives, financial situation or needs, so it's possible that a facility may not suit you specifically.

Updating these Terms and Conditions

The information in these Terms and Conditions is current as at the effective date and may change from time to time. Where required by law or where we are participating in a Code of Conduct, we will notify you in advance of any changes in accordance with the requirements of that law or code.

You can also find out more about our current Terms and Conditions by:

- talking to one of our helpful consultants at any branch or phone **1300 138 831**
- looking online at www.auswidebank.com.au

Auswide Bank's PERSONAL BANK ACCOUNTS Features

What Best Suits *Your* Needs and Goals

Our "personal" bank accounts range has been designed so all our customers can enjoy the best accounts and banking services for their lifestyle! Reading this guide together with "Fees and Charges" should help you decide what suits you best. If unsure please talk to our friendly service staff about your individual needs. Here are our personal account options for your consideration:

TRANSACTION ACCOUNTS

Everyday Choice	control or eliminate fees with fee free transaction limits and account service fee waivers *
Everyday Access	unlimited free Auswide Bank transactions for a flat monthly fee *
Everyday Pension	for pensioners where you can earn interest.
Visa Debit	to facilitate a Visa Debit Card for online and overseas purchases

* the 'free' benefits apply to most transactions and banking services

SAVINGS ACCOUNTS

Ziggy Kids Saver	for kids aged 0-12 where you can be rewarded with extra interest
Bonus Plus Saver	where you can be rewarded with extra monthly interest
Christmas Saver	specially designed to save for Christmas
Home Deposit Saver	to help you save towards a deposit for a home loan
Online Saver	an online saving account (linked to an Everyday Access account)

INVESTMENT ACCOUNTS

Cash Management	for daily transacting that pays more interest when you maintain a higher minimum balance
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We also provide a range of term deposits, transaction accounts for business, mortgage offset accounts and specialised accounts for not-for-profit organisations, self managed super funds and primary producers.

CONTENTS

3 Account Features 'at-a-glance' Comparison Tool

4 Fees and Charges for 'personal' Accounts - 4
Conditions for Use of Our Banking Services

4 Transaction Account Summary

4 Everyday Choice 4 Everyday Access 4 Everyday Pension 5 Visa Debit

5 Savings Accounts Summary

5 Ziggy Kids Saver 6 Bonus Plus Saver 6 Christmas Saver 7 Home Deposit Saver 8 Online Saver

8 investment accounts summary 8 Cash Management

PERSONAL BANK ACCOUNTS

Features

At-a-glance

	TRANSACTION ACCOUNTS				SAVINGS ACCOUNTS				INVESTMENT ACCOUNTS	
	Everyday Choice S1/S2*	Everyday Access S10	Everyday Pension S6	Visa Debit S29	Ziggy Kids Saver S32	Bonus Plus Saver S14	Christmas Saver S4	Home Deposit Saver S24	Online Saver S27	Cash Management S9
personal (P) or business (B) use	P	P	P	P/B	P	P	P	P	P	P
passbook account option	✓	✓	✓	✗	✗	✓	✓	✗	✗	✓
statement account option	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
account service fee [▲]	✓ [▶]	✓ [▶]	✗	✓ [▶]	✗	✗	✗	✗	✗	✓ [▶]
cleared funds on-call	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
interest payment structure	tiered - rate applies to each part of balance only	rate applies to whole of balance	tiered - rate applies to each part of balance only	n/a	tiered - rate applies to each part of balance only	tiered - rate applies to each part of balance only	rate applies to whole of balance	tiered - rate applies to each part of balance only	tiered rate applies to whole balance when a tier reached	tiered rate applies to whole balance when a tier reached
interest calculated	on daily balances	on daily balances	on daily balances	n/a	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances	on daily balances
interest paid	n/a	n/a	quarterly	n/a	monthly	monthly	yearly-Nov 30	monthly	monthly	monthly
minimum opening balance	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
minimum balance to be retained	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
branch access	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓
bank cheques	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓
cheque book [▶]	✓	✓	✓	✗	✗	✓	✗	✗	✗	✓
telephone banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
internet and mobile banking (including BPAY View®)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Visa Debit Card (access ATM's, EFTPOS, Bank@Post)	✓ [~]	✓ [~]	✓ [~]	✓ [~]	✗	✗	✗	✗	✗	✓ [~]
BPAY® to pay bills	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓
direct credits (your incoming wages, pension etc)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
direct debits (your payments to other financial institutions/organisations)	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓
electronic transfers to other Auswide Bank accounts	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓
electronic transfers to an external bank account	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
RTGS "same day" payment to an external bank account	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓
auto-sweep facility	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓
sub-accounts	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
account label (eg. 'holiday', 'car' etc)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

[▲] For details of account service fees and [▶] waivers refer to 'Personal Bank Accounts Fees and Charges'.

* S2 is no longer available for new accounts from 24 May 2014. If you have an S2 account you should now refer to the S1 Everyday Choice for your current applicable account terms, conditions, fees and charges etc.

~ **Visa Debit Card** allows access to Australian and overseas ATM's and EFTPOS, Bank@Post, purchases by mail, phone or internet • a Card Access fee may apply.

The purpose of the **Christmas Saver** is to store funds saved during the year to alleviate the extra expenses Christmas brings, so withdrawals of savings and interest are limited to the period December 1 to January 31

The purpose of the **Home Deposit Saver** is to nurture disciplined saving habits in preparation for taking on the financial responsibilities of home ownership, so **outward transfers/withdrawal** of a partial or the whole balance requires **3 days notice**

Telephone Banking: • account balance or transaction enquiry only • no transfer to other Auswide Bank accounts under the same client number • no BPAY **Internet and Mobile Banking:** • account balance or transaction enquiry only and transfer from an external account refer to your bank • no other external payments • no transfer to other Auswide Bank accounts under the same client number • no BPAY **The Online Saver** is designed for net savvy savers so is limited to "online" management - linked to an **Everyday Access** account.

• no **branch** withdrawals, deposits or transfers (account may be opened/closed at branch and a transfer is allowed upon closure.)

Telephone Banking: • transfer funds to your Everyday Access • transfer funds into your Online Saver from another Auswide Bank account under the same client number • no BPAY

Internet and Mobile Banking: • one off transfers to your Everyday Access • one off or regular transfers into your Online Saver from another Auswide Bank account under the same client number • account balance or transaction enquiry • no future-dated or regular external (outward) payments • no BPAY (BPAY View is available) • no other external payments

Statements of your Online Saver are issued 6-monthly on January 1 and July 1. An account service fee applies to the Everyday Access account to which the Online Saver is linked to. If there are inadequate funds in the Everyday Access to cover its account service fee, this fee may be recovered from the Online Saver account.

▶ Cheque payment services are available by arrangement with Westpac Banking Corporation ABN 33 007 457 141.

New or replacement Cashcards no longer available.

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TRANSACTION ACCOUNTS

These 'personal' accounts offer you easy access for daily transacting!

Everyday Choice Account *

Features

- An on-call transaction account for your everyday banking needs
- Telephone, internet and mobile banking (including smartphone app) access
- Visa Debit Card access to Australian and Overseas ATM's, EFTPOS and purchases by mail, phone or internet
- Branch and Bank@Post access
- Electronic payments, BPAY, direct crediting, cheque book etc
- Passbook or statement account option
- No minimum opening balance or balance to be retained
- No account service fee if daily account balance is maintained at \$1,000 or more
- Available for personal use only – businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible
- access to Australian and overseas ATM's and EFTPOS + retail purchases in stores, by mail, phone or internet

Interest

- no interest is paid on funds held in this account

Product Risks

- this type of account may not suit the particular objectives financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'.

Everyday Access Account

Features

- An on-call transaction account for your everyday banking needs
- Free use of "Auswide Bank" and "Westpac" branded ATM's, Australian EFTPOS, BPAY, branch cash withdrawals and transfers, personal cheques and direct debit withdrawals in return for a "flat" monthly account service fee (waivers apply)
- Telephone, internet and mobile banking (including smartphone app) access
- Visa Debit Card allows access to Australian and Overseas ATM's EFTPOS and purchases by mail, phone or internet
- Passbook or statement account option
- Banking Services – Electronic payments, BPay, direct crediting, cheque book etc
- Branch and Bank@Post access
- No minimum opening balance or balance to be retained
- Available for personal use only – businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

Interest

- no interest is paid on funds held in this account

Product Risks

- this type of account may not suit the particular objectives financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'.

* S2 is no longer available for new accounts from 24 May 2014. If you have an S2 account you should now refer to the S1 Everyday Choice for your current applicable account terms, conditions, fees and charges etc.

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FEES AND CHARGES

for the fees and charges applicable to all our "personal accounts" and their related banking services, refer to "Personal Bank Accounts Fees and Charges"

CONDITIONS FOR USE OF OUR BANKING SERVICES

for terms and conditions on banking services used in conjunction with all our 'personal' accounts, refer to the 'Guide to Banking Services'

Everyday Pension Account

Features

- An on call transaction account specifically designed for pensioners[^]
- Unlike most transaction accounts you earn interest on your balance
- No account service fee or withdrawal fees at Auswide bank branches or "Auswide Bank" and "Westpac" branded ATM's
- Telephone, internet and mobile banking (including smartphone app) access
- Visa Debit Card allows access to Australian and Overseas ATM's, EFTPOS and purchases by mail, phone or internet
- Branch and Bank@Post access
- Electronic payments, BPAY, direct crediting, cheque book etc
- Passbook or statement account option
- No minimum opening balance or balance to be retained

Interest

- interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance - the following formula is used:

Tier 1	up to \$2,000 √	a%	$\frac{\text{amount of balance in tier 1}}{365}$	x	$\frac{a}{100}$	= X
Tier 2	over \$2,000- up to \$48,000 √	b%	$\frac{\text{amount of balance in tier 2}}{365}$	x	$\frac{b}{100}$	= Y
Tier 3	over \$48,000 √	c%	$\frac{\text{amount of balance in tier 3}}{365}$	x	$\frac{c}{100}$	= Z

X+Y+Z= the amount of interest you'll accrue **daily** in your Everyday Pension account

- interest is credited at the end of each financial quarter (31/3, 30/6, 30/9, and 31/12)
- current interest rates available by contacting Auswide Bank

Product Risks

- this type of account may not suit the particular objectives, financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'

[^] A Centrelink Pension Card or letter from Centrelink advising that you are receiving a pension entitlement is required to open the account.

√ Tiers may vary from time to time in accordance with changes to threshold limits set by Federal Government.

New or replacement Cashcards no longer available.

TRANSACTION ACCOUNTS

Visa Debit Account

Features

- A transaction account designed to facilitate use of Auswide Bank's Visa Debit Card – a card which provides you access to your funds both in Australia and overseas – via ATM's and EFTPOS and when making purchases at retail stores, online or by mail or telephone
- Terms and conditions apply to the use of an Auswide Bank Visa Debit Card and are contained in the "Guide to Banking Services"
- This account is available for personal or business use
- If you nominate a qualifying Auswide Bank account of which you are an authorized signatory, a waiver of the monthly account service fee will apply – a list of qualifying accounts for the account service fee waiver is in "Personal Bank Accounts Fees and Charges"
- A Visa Debit account can be opened as your "standalone" account, however an account service fee will apply
- Visa Debit Card allows access to Australian and Overseas ATM's, EFTPOS and purchases in stores, by mail, phone or internet
- Limited banking services are available as the account is primarily aimed at facilitating Visa Debit Card transaction
- A monthly Visa Debit Card access fee and transaction fees apply
- No minimum opening balance or balance to be retained
- No passbook however free monthly account statements will be issued.

Interest

- no interest is paid on funds held in this account

Product Risks

- Visa Debit account holders must hold an active qualifying account and be the authorised signatory on this primary account in order to avoid an account service fee - so there is a risk that the primary account may not suit the particular objectives, financial situation or needs that are unique to you or that you may incur the account service fee if you close our primary account
- banking services on this account are primarily limited to Visa Debit Card transactions, this type of account may not suit the particular objectives, financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'

SAVINGS ACCOUNTS

These 'personal' accounts will help you save for a purpose!

Ziggy Kids Saver

Features

- a savings account specially designed for children aged 0 to 12 years ❖
- upon turning 13 years, the account will be closed and funds transferred to a Bonus Plus Saver account with an Everyday Access account also opened (together the two accounts provide both savings and everyday transacting banking services)
- may be opened in a child's name or as an account held in trust for a child
- no account service fee
- no passbook - free monthly statements available upon request
- a deposit book is available to record deposits and balance updates
- branch access
- telephone, internet and mobile banking access available to signatories such as parents
- minimum opening balance - nil
- minimum balance to be retained - nil

Interest

- interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance - the following formula is used:

Tier 1	up to \$4,999.99	a%	$\frac{\text{amount of balance in tier 1}}{365}$	x	$\frac{a}{100}$	= W
Tier 2	over \$4,999.99	b%	$\frac{\text{amount of balance in tier 2}}{365}$	x	$\frac{b}{100}$	= X

W + X = the amount of interest you'll accrue **daily** in your Ziggy Kids Saver account

- if the conditions below have been met, a **monthly bonus rate** will apply - the following formula is used

Tier 1	up to \$4,999.99	a%	$\frac{\text{balance in tier 1}}{365}$	x	$\frac{a + \text{monthly bonus of c\%}}{100}$	= Y
Tier 2	over \$4,999.99	b%	$\frac{\text{balance in tier 2}}{365}$	x	$\frac{b + \text{monthly bonus of d\%}}{100}$	= Z

Y + Z = the amount of interest, including your monthly bonus, you'll accrue **daily** in your Ziggy Kids Saver account

- **to earn the bonus rate**, in a whole calendar month you must make:
 - at least 1 deposit, credit transfer or electronic credit to the account (interest credit excluded), and
 - no withdrawals, debit transfers or electronic debits from the account
- interest is credited at the end of each calendar month
- current interest rates available by contacting Auswide Bank

Product Risks

- interest rates applicable to this account are determined by Auswide Bank and subject to change without notice. The interest rate may be set at 0% p.a.
- This type of account may not suit the particular objectives, financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'

❖ Upon opening this account you will be required to provide evidence of the child's date of birth.

SAVINGS ACCOUNTS

Bonus Plus Saver Account

Features

- an on call savings account which rewards you with a bonus rate when you save
- passbook or statement account option
- branch and cheque book access
- telephone, internet and mobile banking access
- minimum opening balance - nil
- minimum balance to be retained - nil
- no account service fee
- available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

Interest

- interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance - the following formula is used:

Tier 1	up to \$4,999.99	a%	$\frac{\text{amount of balance in tier 1}}{365}$	x	$\frac{a}{100}$	= W
Tier 2	over \$4,999.99	b%	$\frac{\text{amount of balance in tier 2}}{365}$	x	$\frac{b}{100}$	= X

W + X = the amount of interest you'll accrue **daily** in your Bonus Plus Saver account

- if the conditions below have been met, a **monthly bonus rate** will apply - the following formula is used:

Tier 1	up to \$4,999.99	a%	$\frac{\text{balance in tier 1}}{365}$	x	$\frac{a + \text{monthly bonus of C\%}}{100}$	= Y
Tier 2	over \$4,999.99	b%	$\frac{\text{balance in tier 1}}{365}$	x	$\frac{b + \text{monthly bonus of C\%}}{100}$	= Z

Y + Z = the amount of interest, including your monthly bonus, you'll accrue **daily** in your Bonus Plus Saver account

- **to earn the bonus rate**, in a whole calendar month you must make:
 - at least 1 deposit, credit transfer or electronic credit to the account (interest credit excluded), and
 - no withdrawals, debit transfers or electronic debits from the account
- interest is credited at the end of each calendar month
- current interest rates available by contacting Auswide Bank

Product Risks

- interest rates applicable to this account are determined by Auswide Bank and subject to change without notice. The interest rate may be set at 0% p.a.
- this type of account may not suit the particular objectives, financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'

Christmas Saver Account

Features

- a savings account specially designed to stockpile your savings for presents, celebrations and travel during the festive season
- passbook or statement account option
- deposits only (no withdrawals)
- branch access
- telephone, internet and mobile banking access
- minimum opening balance - nil
- no account service fee

Interest

- interest is calculated on the daily opening full balance of your account - the following formula is used:

$$\frac{\text{daily balance}}{365} \times \frac{\text{interest rate}}{100} = Z$$

Z = the amount of interest you'll accrue **daily** in your Christmas Saver account

- the 'savings period' opens on December 1 and closes on November 30 of the following year.
- the interest rate is set annually on December 1 each year for the ensuing 'savings period'.
- The current interest rate/s can be obtained by contacting us.
- interest is calculated on opening daily balances held in the account during the 'savings period'.
- accrued interest is paid on November 30 each year and at closure.
- the 'withdrawal period' opens on December 1 and closes on January 31 of the following year. If the account is closed during the withdrawal period, interest is paid up until the closure date. Closure can only be undertaken by our staff – reduction of the balance to nil by a customer-initiated transaction does not constitute closure of the account.
- withdrawals are not available between February 1 and November 30. Should you require access to funds during this period the account will be closed and a lower rate of interest will be paid. The lower interest rate may be set at 0%. The current rate of interest rate paid on account closure during this period can be obtained by contacting us.

Product Risks

- interest rates applicable to this account are determined by Auswide Bank and subject to change without notice. The interest rate may be set at 0% p.a.
- should you wish to withdraw funds from this account prior to 1 December each year, you will be required to close the account with a reduced rate of interest
- this type of account may not suit the particular objectives, financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'

SAVINGS ACCOUNTS

Home Deposit Saver Account

Features

- an account designed specially to help you with your goal of saving towards a home loan deposit and the set-up costs of a home purchase
- available for personal use only - open to all persons saving for a home loan deposit
- withdrawals are restricted and can only be made by electronic transfer to your nominated payee after 3 days notice to Auswide Bank in writing - there are also no withdrawals via branch, card, cheque or online to help you achieve your savings goal
- limited banking services are available as the principal aim is to facilitate regular savings
- no account service fee
- no passbook - free 6-monthly statements will be sent and internet banking account balance enquiry is also available
- immediately prior to applying for a selected Auswide Bank home loan, if you:
 - have a final closing account balance of \$5,000 or more; and
 - have earned the bonus savings interest for the prior 6 months (see conditions below); you'll be entitled to waivers of the Auswide Bank home loan application fee or the first year of the Auswide Bank package fee on any applicable banking package 🏠

Interest

- interest is calculated on the daily opening balance at the tiered rate of interest that applies to each part of your account balance - the following formula is used:

Tier 1	up to \$4,999.99	a%	$\frac{\text{amount of balance in tier 1}}{365}$	x	$\frac{a}{100}$	= W
Tier 2	over \$4,999.99	b%	$\frac{\text{amount of balance in tier 2}}{365}$	x	$\frac{a}{100}$	= X

W + X = the amount of interest you'll accrue **daily** in your Home Deposit Saver account

- if the conditions below have been met, a **monthly bonus rate** will apply - the following formula is used:

Tier 1	up to \$4,999.99	a%	$\frac{\text{balance in tier 1}}{365}$	x	$\frac{a + \text{monthly bonus of c}\%}{100}$	= Y
Tier 2	over \$4,999.99	b%	$\frac{\text{balance in tier 2}}{365}$	x	$\frac{b + \text{monthly bonus of d}\%}{100}$	= Z

Y + Z = the amount of interest, including your monthly bonus, you'll accrue **daily** in your Home Deposit Saver account

- **to earn the bonus rate**, in a whole calendar month you must make:
 - at least 1 deposit, credit transfer or electronic credit to the account (interest credit excluded), and
 - no withdrawals, debit transfers or electronic debits from the account
- interest is credited at the end of each calendar month
- current interest rates available by contacting Auswide Bank

Product Risks

- interest rates applicable to this account are determined by Auswide Bank and subject to change without notice. The interest rate may be set at 0% p.a.
- this is a specialised savings account where the fee waivers will only be obtained if you apply, and are subsequently approved for a selected Auswide Bank home loan after meeting the prescribed savings history terms and conditions
- by opening this account Auswide Bank does not guarantee that you will be approved for a home loan by us or another lender - all credit approvals are still subject to our credit criteria including terms and conditions and payment of fees and charges ♣
- interest rates applicable to this account are determined by Auswide Bank and subject to change without notice
- accessing of any deposited funds requires 3 days notice
- this type of account may not suit your unique current or future objectives, financial situation or needs
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'

🏠 The fee waiver will apply to the Home Loan Plus and any applicable banking package.

♣ It is not a requirement for approval of a home loan that you have opened or saved in this account.

SAVINGS ACCOUNTS

Online Saver Account

Features

- an online savings account only available to Everyday Access accountholders [Ⓞ]
- no account service fee or transaction fees
- no minimum opening balance or balance to be retained
- online management only - no branch transactions and only limited banking services
- account credits can be made any time through electronic transfers or direct credits
- account debits can be made any time by using internet, mobile or telephone banking to electronically transfer funds to your Auswide Everyday Access account
- free account statements are limited to 6-monthly as transaction listings can be accessed through internet banking at any time
- available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible

Interest

- interest is calculated for the whole balance at the rate of interest that applies to your full daily account balance - the following formula is used:

up to \$1,999.99	a%	$\frac{\text{whole balance}}{365}$	x	$\frac{a}{100}$	= Z
over \$1,999.99	b%	$\frac{\text{whole balance}}{365}$	x	$\frac{b}{100}$	= Z

Z = the amount of interest you'll accrue **daily** in your Online Saver account

- current interest rates available by contacting Auswide Bank

Product Risks

- interest rates applicable to this account are determined by Auswide Bank and subject to change without notice. The interest rate may be set at 0% p.a.
- banking services and access methods to funds in this account are essentially limited to internal electronic transfers conducted through telephone, internet or mobile banking - accountholders should read 'Terms and Conditions for Telephone Internet and Mobile Banking' contained in the 'Guide to Banking Services'
- accountholders must hold an active Auswide Bank Everyday Access account [Ⓞ]- so there is a risk that this transaction account may not suit the particular objectives, financial situation or needs that are unique to you
- this type of online savings account may not suit the particular objectives, financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'

[Ⓞ] The two accounts must be under the same client number - refer to page 3 and 4 for details of the Everyday Access account.

INVESTMENT ACCOUNTS

This 'personal' account offers you higher returns for larger deposits!

Cash Management Account

Features

- An on-call investment account you can also use for your daily transacting
- No account service fee if daily account balance is maintained at \$5,000 or more
- Reduced transaction fees if a minimum balance of \$20,000 is maintained at all times
- Telephone, internet and mobile banking (including smartphone app) access
- Branch and Bank@Post access
- Electronic payments, BPAY, direct crediting, cheque book etc
- Visa Debit Card allows access to Australian and Overseas ATM's EFTPOS + retail purchases in stores, by mail, phone or internet
- Passbook or statement account option
- No minimum opening balance or balance to be retained
- Available for personal use only - businesses, companies, body corporate, superannuation funds, family trusts, clubs and non-profit organisations are not eligible.

Interest

- interest is calculated for the whole balance at the rate of interest that applies to your full daily account balance - the following formula is used:

up to \$4,999.99	a%	$\frac{\text{whole balance}}{365}$	x	$\frac{a}{100}$	= Z
over \$4,999.99 - up to \$19,999.99	b%	$\frac{\text{whole balance}}{365}$	x	$\frac{b}{100}$	= Z
over \$19,999.99 - up to \$49,999.99	c%	$\frac{\text{whole balance}}{365}$	x	$\frac{c}{100}$	= Z
over \$49,999.99 - up to \$99,999.99	d%	$\frac{\text{whole balance}}{365}$	x	$\frac{d}{100}$	= Z
over \$99,999.99 - up to \$249,999.99	e%	$\frac{\text{whole balance}}{365}$	x	$\frac{e}{100}$	= Z
over \$249,999.99 - up to \$499,999.99	f%	$\frac{\text{whole balance}}{365}$	x	$\frac{f}{100}$	= Z
over \$499,999.99	g%	$\frac{\text{whole balance}}{365}$	x	$\frac{g}{100}$	= Z

Z = the amount of interest you'll accrue **daily** in your Cash Management account

Product Risks

- interest rates applicable to this account are determined by Auswide Bank and subject to change without notice. The interest rate may be set at 0% p.a.
- this type of account may not suit the particular objectives, financial situation or needs that are unique to you
- risks may apply to the use of Banking services available on this account. These risks and how you can minimise them are contained in the Auswide Bank 'Guide to Banking Services'