

Transacting, saving or investing

Accounts



bankofus.com.au



Bank of us.

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Quick guide to our bank accounts

I'm a person who...	It's your...	turn to
wants a low cost, super value everyday banking account	Go to	page 4
is at school or studying full time and wants transaction fee-free banking	Go to	page 4
has a qualifying Bank of us home loan and wants an account to help reduce my home loan interest	Go to (with offset)	page 4
receives a pension and needs a transaction account that also pays interest	Pension Advantage	page 6
needs an account to help take control of my Super	Super Advantage	page 7
would like to manage my savings online	Stash 'n' Splash	page 9
wants to get a bonus for saving regularly to get to my savings goal sooner	Save up	page 9
loves putting money away for Christmas or special occasions	Save up	page 9
wants to earn a higher interest rate and have cash at call	Stash 'n' Splash	page 9
has over \$5000 to deposit and wants to maximise my interest	Term Deposit	page 10



You've come to the right place.

We do everyday banking and more. Whether it's your 'Go to' transaction account, you're saving up for something special, saving just because or you have some money to invest... We've got you covered! And what's even better, our accounts are straight-forward, easy to use and provide great value for money. Just what you'd expect from the only Tasmanian-owned bank.

Our guide to transaction accounts

Go to

Our Go to account really is your super value everyday banking account and when linked with our Visa debit card, offers great access options and features. From in-store and our Contact Centre to Internet Banking, our SmartBanking app and everything in-between, you'll have our full range of payment options at your fingertips.

This is your 'I'll have a flat white and a toastie, thanks' account, or your 'mobile phone direct debit' account. It's a low cost, super value everyday banking account and you'll pay no monthly account fee if:

- you deposit more than \$1,000 into the account in a month (think your pay); or
- you as the primary account holder are under the age of 21; or
- either you or a secondary account holder is studying full time at a tertiary institution.

Go to (with offset)

Note: To open a Go to - with offset account you need to have an eligible Bank of us home loan.

This account helps you to save on the interest you pay on your linked home loan by offsetting the balance in the Go to - with offset account against the home loan account. As the account balance is offset 100% before interest is calculated, the interest you save can be huge over the life of the home loan and reduce the loan term by years.

At the same time, you'll get all the features and benefits that our super-value everyday banking Go to account provides. So not only do you get to save interest on your loan, if you deposit your salary into the account you'll pay no monthly account fee. Who says you can't have your cake and eat it too?

For more information visit bankofus.com.au/go-to



Our guide to specialised accounts

Specialised accounts designed to meet the unique financial needs of individuals in their retirement years or who are self-managing their superannuation fund.

Pension Advantage

Our Pension Advantage account provides a flexible and fully featured transaction account that will pay you credit interest on the funds held in your account for balances greater than \$2,000.

There is no monthly account fee and you receive a number of free transactions per month based on your Relationship balance. If that balance is \$10,000 or more, then you'll get transaction fee-free banking as well.

And just like our Go to, when linked with our Visa debit card, the Pension Advantage account gives you great access options and features. From in-Store and our Contact Centre to Internet Banking.

For details of the fees that may apply to the use of the Pension Advantage account, including how the Relationship balance is calculated, please refer to the Fees and Charges Schedule available from bankofus.com.au/product-disclosure.

Note: To be eligible for the Pension Advantage account you must receive an Aged, Australian War Veterans or Disability pension from the Department of Social Security (Centrelink) or Department of Veteran Affairs and be a holder of a current Pensioner Concession Card or Repatriation Health Card. For joint accounts, at least one of the account holders must satisfy this criteria to be eligible.

For more information visit bankofus.com.au/pension-advantage



bankofus.com.au 1300 306 716



Super Advantage

If you have a Self-Managed Superannuation Fund (SMSF), our Super Advantage account can help make managing it easier. The Super Advantage account gives you a practical Self-Managed Superannuation Fund hub account and provides a competitive interest rate for the funds in the account.

As we've designed the account so that you can manage it online, you'll get unlimited access via Internet Banking and our SmartBanking app and all the usual payment and transfer options are available. That doesn't mean though that you can't pop in to see us or give us a call once you've opened your account - we'll always want to help out where we can.

For more information visit bankofus.com.au/super-advantage

Our guide to saving accounts

Spring Load

The Spring Load account is ideal if you have a stash of \$25,000 or more in savings and you want to maximise the interest you receive for a term up to 4 months without locking the funds away in a Term Deposit.

During the period, you can access your money when you need it (including adding to the balance). It also comes with the peace of mind knowing that after the maximum term expires, you'll get all the features and benefits of our **Stash 'n' Splash** account.

Remember, you have unlimited access to your account fee-free via Internet Banking, the SmartBanking app or at any of our Stores or by calling us. If you make more than 5 withdrawals or transfers during a month, you won't receive any interest.

Note: The Spring Load account is a maximum period (term) account, which is available to Tasmanian residents who are depositing new money with Bank of us. The maximum period commences on the day the account is opened and finishes at the end of the calendar month three (3) months after the month in which the account was opened. At the end of that period the account will revert to our '**Stash 'n' Splash**' product, with no change in the account number.

For more information visit bankofus.com.au/spring-load



Save up

No matter how old you are, our Save up account provides a great incentive to save for that something special or just for a rainy day.

With no minimum balance, the account pays a base rate interest and if you deposit a minimum of \$50 per month and make no withdrawals, you'll get a fantastic Bonus interest rate as well - so you'll get to that savings goal quicker!

Even if you have a month where you need to withdraw some funds or forget to deposit that \$50 minimum, you'll still get paid the base rate and then you can get back to achieving your saving goal the next month.

You'll also have plenty of ways to access your account including via Internet Banking, the SmartBanking app or at any of our Stores or by calling us. And if you need to withdraw or transfer money from the account you won't be charged a fee to do so.

For more information visit bankofus.com.au/save-up

Stash 'n' Splash

Our Stash 'n' Splash account is awesome if you have some money that you want to earn a great competitive rate of interest on while having the ability to continue to save or access your money - no matter what amount you have.

Importantly, you can make up to 5 withdrawals or transfers from the Stash 'n' Splash account in any one month without affecting the credit interest paid on the account. But, if you do make more than 5 withdrawals or transfers during a month, you won't receive any interest. So, be careful to plan your 'splashing' to make sure you don't lose any interest!

You can access your funds via Internet Banking and the SmartBanking app or through any of our Retail Stores or by calling us. And if you need to withdraw or transfer any money from the account you won't be charged a fee to do so.

For more information visit bankofus.com.au/stash-n-splash

Our guide to investment accounts

A term deposit account allows you to invest money for a set period of time at a fixed interest rate.

Term Deposit Accounts

If you have \$5,000 or more that you don't need to access for a period of time i.e. you're ok to lock it away, and you want to maximise the amount of interest you receive, then you'd be hard pressed to find a better place to park your cash than a Bank of us term deposit.

With terms ranging from 1 to 36 months, a range of interest payment frequency options and competitive interest rates, we're your one stop shop for investing in term deposits.

We even have our regular income term deposit, where we pay interest every month which can be really helpful if you are relying on the interest as an income stream or if you just want the interest paid more regularly.

And as an added bonus, deposits with Bank of us are Government Guaranteed under the Australian Government's Financial Claim Scheme - giving you peace of mind that your deposit is covered up to \$250,000 (per individual, per institution).

For more information visit bankofus.com.au/term-deposits





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All the ways you can bank with us



In-person

We have 7 stores around the state. Head to bankofus.com.au to find the one closest to you.



Tap your device

Add your Visa debit or credit card to your compatible device and make mobile payments easily and securely.



SmartBanking app

Do your banking on the go, on your phone.



By phone

Call our Tasmanian team on **1300 306 716** from Monday to Friday during business hours.



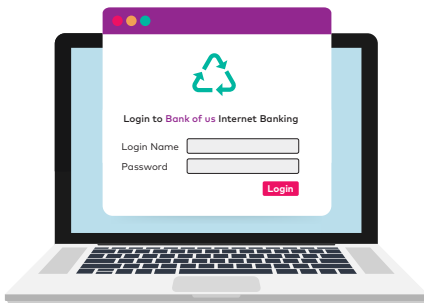
Online

Internet Banking, 24 hours a day, 7 days a week at bankofus.com.au



Visa Card

ATM and EFTPOS access and lets you pay online.



Bank statements can use a lot of paper, so we prefer to go digital!

We email you when your statement is ready and it will be securely delivered straight to your Internet Banking inbox—better for you and the environment. You can check your statements anytime.

Please note this information does not take into account your personal circumstances and is general advice only. Before acquiring any Bank of us product or payment facility you should consider if the product or payment facility is appropriate for you. We recommend that you read the "Account and Access Facility Conditions of Use", "Summary of Accounts, Availability of Access Facilities and Transaction Limits" and "Fees and Charges Schedule", which are available at any Bank of us Retail Store, by calling 1300 306 716 or from our website bankofus.com.au, prior to applying. This information is current at the time of printing and is subject to change without notice. Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL & Australian Credit Licence 236870.