



Discontinued Products - Summary of Accounts, Availability of Access Facilities and Transaction Limits
(Effective Date: 1 November 2017)

This document applies to products no longer offered for sale by Bank of us and should be read together with the Bank of us *Account and Access Facility Terms and Conditions* and the *Discontinued Products - Fees and Charges Schedule*.

Account type	Everyday Advantage	Smart Advantage	Home Advantage	Youth Advantage	Christmas Saver	Loan Saver	Serious Saver	iCash	Resi-Invest Advantage
Account Eligibility	All customers	All customers	Customers with qualifying home loan (Note 1)	Customers under the age of 18 (Note 2)	All customers (Note 3)	Customers with qualifying home loan (Note 4)	All customers (Note 5)	All customers	Customers with qualifying home loan (Note 6)
ACCOUNT TRANSACTION LIMITS									
Daily Withdrawal Limit (Note 7)	\$1,520	\$1,520	\$1,520	\$1,520	x	\$1,520	x	x	\$1,520
AVAILABLE ACCESS / ACCESS FACILITIES									
Funds Available At Call	✓	✓	✓	✓	✓	✓	✓	✓	✓
Branch Access	✓	✓	✓	✓	✓	✓	✓	✓	✓
Statement Only Option	✓	✓	✓	✓	✓	✓	✓	✓	✓
VISA Debit Card (Note 8)	✓	✓	✓	x	x	✓	x	x	✓
Cheque Book	✓	x	✓	x	x	✓	x	x	✓
Internet/Telephone Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank@Post	✓	✓	✓	✓	x	✓	x	x	✓
Direct Credits	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debits	✓	✓	✓	✓	x	✓	x	✓	✓
Periodical Payments	✓	✓	✓	✓	✓	✓	✓	✓	✓
Sweeps	✓	✓	✓	✓	✓	✓	✓	✓	✓
CREDIT INTEREST									
Method of Calculation	Daily	✓	n/a	Daily	Daily	Daily	Daily	Daily	n/a
Tiered Interest Rates	✓	✓	n/a	x	x	x	x	✓	n/a
Payment Frequency	30 June and 31 December	30 June and 31 December	n/a	30 June and 31 December	31 October	Offset against loan interest (100%)	Last day monthly	Last day monthly	n/a
Bonus Interest Available	x	x	x	x	x	x	✓	x	x

Additional Account Conditions

Note 1	To be eligible for the Home Advantage Account, you must have a Home Loan with us either jointly or individually which at origination was \$50,000 or greater and have your salary directly credited to the account. If you no longer meet the eligibility criteria, we reserve the right to transfer the account to another Bank of us Transaction Account product. Should we do so, we will notify you promptly.
Note 2	The Youth Advantage Account is only available to customers (children) under the age of 18. If the customer (child) is 12 years of age or younger, a parent/guardian or other adult must authorise the opening of the account and be the signing authority for the account. For customers (children) aged 13 years or older, it is not compulsory for a parent/guardian or other adult to authorise the opening of the account and be the signing authority. However, if required this can (still) apply and the account will be structured accordingly, irrespective of the customer's (child's) age. All accounts are to be opened in the name of the customer (child) irrespective of their age or the signing arrangements for the account. Accounts cannot be opened in joint names. Monies deposited are owned by/belong to the customer (child). Customers (children) aged 13 or older are able to apply for an access card. We may require authorisation from a parent/guardian or other adult in such instances. Access cards are not available for other signing authorities on the account e.g. for parents/guardians. After attaining the age of 18 years, we will contact each customer and provide details of the Bank of us Transaction Account product to which the account will be transferred.
Note 3	You should only make withdrawals during the period 1 November to 31 December. We allow withdrawals outside this period on request (i.e. the product is "at call"), however if you withdraw outside this period, all interest accrued to date will be forfeited and you will incur the Christmas Saver Early Redemption Fee. Please refer to the <i>Fees and Charges Schedule for Discontinued Products</i> for fee details.
Note 4	To be eligible for a Loan Saver Account, you must have a qualifying Home Loan with us. The credit balance in your Loan Saver Account will be used to off-set the interest charged on your Home Loan Account. The amount of the interest off-set will be shown on your statements. Interest which would otherwise be payable on your Loan Saver Account which is off-set against your Home Loan is currently not subject to income tax. The tax effects of having a Loan Saver Account are subject to the policies of the Australian Taxation Office which may change. Balances in your Loan Saver Account which exceed the outstanding balance of your Home Loan will not be taken into account in calculating the interest off-set.
Note 5	For you to receive (bonus) interest on your account in any given month, you need to deposit a minimum cumulative amount of \$50 and make no withdrawals* or transfers from the account. If you fail to do this, it means that we will not credit your account with any interest for that month. *No withdrawals means ANY customer initiated transaction including mistaken payments and transfers (this does not include errors made by us when processing your transaction). If you make more than 1 withdrawal or transfer from your account at a Bank of us branch or through Customer Services in any given month, then the second and any subsequent withdrawal or transfer from the account will incur the Serious Saver Excess Withdrawal Fee. Please refer to the <i>Fees and Charges Schedule for Discontinued Products</i> for fee details.
Note 6	To be eligible for the Resi Invest Advantage Account, you must have a Residential Investment Loan with us either jointly or individually which at origination was \$50,000 or greater and have your rental income from the associated residential investment mortgaged property credited to the account. If you no longer meet the eligibility criteria, we reserve the right to transfer the account to another Bank of us Transaction Account product. Should we do so, we will notify you promptly.
Note 7	The daily withdrawal limit means the daily cumulative amount of cash withdrawals from ATMs, through EFTPOS facilities and via Bank@Post for the account.
Note 8	Visa debit card availability is subject to approval. We do not make Visa debit cards available to customers under the age of 12 or on '2 to sign' accounts.