



## Summary of Accounts, Availability of Access Facilities and Transaction Limits

Effective Date: 31 May 2019

This document must be read together with the Bank of us *Account and Access Facility Terms and Conditions* and the *Fees and Charges Schedule*.

Account type	Go to	Go to (with offset)	Pension Advantage	Super Advantage	Save up	Stash n Splash	Spring Load	Line of Credit	Business Advantage	Business iCash	Community Advantage	Regular Income Term Investment	Negotiated Term Investment
<b>Account Eligibility</b>	All personal customers (Note 1)	Customers with selected Home Loans (Note 2)	Pensioners (Note 3)	Customers with self-managed super funds	All personal customers (Note 4)	All personal customers (Note 5)	All personal customers (Note 6)	Customers with Line of Credit loan facilities	Business customers	Business customers	Not-for-profit community organisations	All customers (Note 7)	
<b>TRANSACTION LIMITS</b>													
Min. Opening Deposit	\$1	\$1	\$1	\$1	\$1	\$1	\$50,000	\$1	\$1	\$5,000	\$1	\$5,000	\$5,000
Daily Withdrawal Limit (Note 10)	\$1,520	\$1,520	\$1,520	x	x	x	x	\$1,520	\$1,520	x	x	x	x
Daily Internet Banking Limit (Note 12)	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	x	x
<b>AVAILABLE ACCESS / ACCESS FACILITIES</b>													
Funds Available At Call	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	(Note 8)	
Branch Access	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Statement Option	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	n/a	n/a
Passbook Option	x	x	✓	x	x	x	x	x	x	x	x	n/a	n/a
Visa Debit Card (Note 11)	✓	✓	✓	x	x	x	x	✓	✓	x	x	x	x
Cheque Book	x	x	✓	✓	x	x	x	✓	✓	x	✓	x	x
Internet/Telephone Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
Osko Payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
NPP Payments / External Transfers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
Create PayID	✓	✓	✓	✓	✓	✓	x	✓	✓	✓	x	x	x
Bank@Post	✓	✓	✓	x	x	x	x	✓	✓	x	x	x	x
Direct Credits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
Periodical Payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
Sweeps	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x	x
<b>CREDIT INTEREST</b>													
Method of Calculation	n/a	Daily	Daily	Daily	Daily	Daily	Daily	n/a	Daily	Daily	n/a	Daily	Daily
Tiered Interest Rates	n/a	x	✓	x	x	✓	✓	n/a	✓	✓	n/a	x	x
Payment Frequency	n/a	Offset 100% against loan interest	30 June and 31 Dec	Last day monthly	Last day monthly	Last day monthly	Last day monthly	n/a	Last day monthly	Last day monthly	n/a	Monthly	6 monthly & maturity (Note 9)
Bonus Interest Available	x	x	x	x	✓	x	x	x	x	x	x	x	x

## Additional Account Conditions

<b>Note 1</b>	The Go to product has electronic statements only. This means that if you have a Go to account all your Bank of us account statements will be sent electronically. You must be registered for Internet Banking to have access to your electronic statements. A valid and current email address must also be provided - it's your responsibility to ensure that we have your current email address at all times.								
<b>Note 2</b>	To be eligible for an <u>offset facility</u> with your Go to account you must have a qualifying home loan with us. The Go to account and home loan must be in the name(s) of the same person(s). The credit balance in your Go to account will be used to off-set the interest charged on your loan account. We will show the amount of off-set on your statement. Interest that would otherwise be payable on your Go to account which is off-set against your loan account is currently not subject to income tax. The tax effects of having an offset facility with your Go to account are subject to the policies of the Australian Taxation Office which may change. If you have balances in your Go to account which exceed the outstanding balance of your loan account they will not be taken into account in calculating the interest off-set. The Go to product has electronic statements. Please refer to <b>Note 1</b> above for details on this.								
<b>Note 3</b>	To be eligible for the Pension Advantage product 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.								
<b>Note 4</b>	A rate of bonus interest is available on the Save up product if you deposit a minimum cumulative amount of \$50 during the month and make no withdrawals (or transfers) from the account. No withdrawals means no customer initiated transactions and includes mistaken payments but does not include errors we make when processing your transaction(s). The Save up product has electronic statements only as per the Go to product. Please refer to <b>Note 1</b> above for details on this.								
<b>Note 5</b>	The Stash n Splash product has a maximum account balance of \$1,000,000. Each individual customer is limited to \$1,000,000 in balances held in the Stash n Splash product. To earn the carded interest rate for the product you cannot make more than five (5) withdrawals in the calendar month. If you do, no interest will be earned on your account for that month. The Stash n Splash product has electronic statements only as per the Go to product. Please refer to <b>Note 1</b> above for details on this.								
<b>Note 6</b>	The Spring Load product has a maximum account balance of \$1,000,000. Each individual customer is limited to \$1,000,000 in balances held in the Spring Load product. To be eligible for this product you must open the account with \$50,000 or more with those funds being <u>new</u> money to Bank of us. Spring Load is a maximum period (term) product, where 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. To earn the carded interest rate for the product you cannot make more than five (5) withdrawals in the calendar month. If you do, no interest will be earned on your account for that month. The Spring Load product has electronic statements only as per the Go to product. Please refer to <b>Note 1</b> above for details on this.								
<b>Note 7</b>	When you open a Term Investment account we can issue you with a term investment certificate should you require one. We will send you a renewal notice for your term investment 10-14 calendar days before maturity. You can change your instructions regarding the payment of interest and/or the principal amount at that time or at any other time during the period. If we do not hear from you at the time of maturity we will treat your term investment in accordance with the maturity instructions you last provided to us. For Negotiated Term Investment accounts we will also accept additional deposits 7 days either side of the maturity date.								
<b>Note 8</b>	<p>Withdrawals or early redemptions prior to maturity date may be permitted at our discretion. Should the withdrawal be approved, the interest rate is re-calculated on the amount being withdrawn according to the following rules, where the current term is divided into <u>three equal periods</u>.</p> <table border="1"> <thead> <tr> <th>Investment</th> <th>% Proportion of rate</th> </tr> </thead> <tbody> <tr> <td>Redemption in the first period</td> <td>50% reduction to current rate</td> </tr> <tr> <td>Redemption in the second period</td> <td>35% reduction to current rate</td> </tr> <tr> <td>Redemption in the third period</td> <td>20% reduction to current rate</td> </tr> </tbody> </table> <p>In all cases the adjusted interest is calculated on the amount withdrawn for the actual days of the current investment (from acceptance date to the withdrawal date). Reduced rates do not apply to previous periods of investment. In <u>no</u> instances will the penalty interest result in a redemption that is less than the original amount you deposited. If your term investment is withdrawn less than 7 days after investment, no interest will be paid to you.</p>	Investment	% Proportion of rate	Redemption in the first period	50% reduction to current rate	Redemption in the second period	35% reduction to current rate	Redemption in the third period	20% reduction to current rate
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<b>Note 9</b>	If the term of your Negotiated Term Investment account is less than 12 months then interest will be paid on maturity. The option of 6 monthly payment of interest is available for terms equal to greater than 12 months.								
<b>Note 10</b>	The daily withdrawal limit means the daily cumulative amount of cash withdrawals from ATMs, through EFTPOS facilities and via Bank@Post for the account.								
<b>Note 11</b>	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.								
<b>Note 12</b>	The daily Internet Banking limit means the daily cumulative amount of transfers made from your account(s) via Internet Banking. This daily limit can be amended by contacting us.								