

SUMMARY OF ACCOUNTS, FACILITIES & FEATURES



Effective 10 October 2024

This document must be read together with the *General Terms and Conditions & Banking Access Facilities Terms & Conditions*

Account	S1 Redisavings	S25 Advantage	S55 Advantage 55	S2, S4, S5 Special Purpose Savings	S6 Cash Management	S7 Reward Saver
Currently Available	✓	✓	✓	✓	✓	✓
Description	Transaction account	Transaction account	Transaction account for members aged 55 or more	Transaction account	Saving account with a tiered interest rate	At call account with bonus interest available
Interest calculation	Daily on whole balance	Daily on whole balance	Calculation 1	Daily on whole balance	Calculation 2	Calculation 3
Interest paid	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Funds at call	✓	✓	✓	✓	✓	✓
Multiple accounts allowed	✓	✓	✓	✓	✓	✗
Direct Debits, Future Payments & PayTo	✓	✓	✓	✓	✓	✓
BPAY	✓	✓	✓	✓	✓	✓
Osko & PayID	✓	✓	✓	✓	✓	✓
Direct Credit	✓	✓	✓	✓	✓	✓
Visa Debit Card	✓	✓	✓	✓	✓	✗
Internet & Mobile Banking	✓	✓	✓	✓	✓	✓
Branch	✓	✓	✓	✓	✓	✓

[Table continues >>>](#)

- Calculation 1: Calculated daily on the portion of the balance which falls within each of the tiers
- Calculation 2: Calculated daily on whole balance based on the rate applicable for the balance tier
- Calculation 3: Calculated daily on whole balance. Bonus interest applies if the minimum deposit amount as per the Interest Rates Schedule document is deposited, and no withdrawals are made during the month, otherwise the Standard Rate applies. No reward interest is paid in the month the account is closed.
- Term Deposit: Calculated on daily balance and credited at maturity, annually or monthly (Interest for terms over 12 months will be paid at least annually)

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Account	S8 Christmas Club	S10 Horizon Direct	Term Deposit	S15 Super Saver	S17 Youth Reward Saver	S18 Teen Saver
Currently Available	✓	✓	✓	✓	✓	✓
Description	Account designed to encourage savings for the holiday season	Online at call savings account	Fixed term deposit	Account for members aged 0 to 12 years	Bonus Saver Account for members aged 13 to 17 years	Saving account for members aged 13 to 17 years
Interest calculation	Daily on whole balance	Daily on whole balance	Term Deposit	Calculation 3	Calculation 3	Daily on whole balance
Interest paid	31 October	Monthly	Based on Term	Monthly	Monthly	Monthly
Funds at call	1 Nov – 31 Jan	✓	✗	✓	✓	✓
Multiple accounts allowed	✗	✓	✗	✓	✓	✓
Direct Debits, Future Payments & PayTo	✗	✓	✗	✓	✓	✓
BPAY	✓	✓	✗	✓	✓	✓
Osko & PayID	✓	✓	✓	✓	✓	✓
Direct Credit	✓	✓	✓	✓	✓	✓
Visa Debit Card	✗	✗	✗	✗	✗	✓
Internet & Mobile Banking	✓	✓	✓	✓	✓	✓
Branch	✓	✗	✓	✓	✓	✓

[Table continues >>>](#)

- Calculation 1: Calculated daily on the portion of the balance which falls within each of the tiers
- Calculation 2: Calculated daily on whole balance based on the rate applicable for the balance tier
- Calculation 3: Calculated daily on whole balance. Bonus interest applies if the minimum deposit amount as per the Interest Rates Schedule document is deposited, and no withdrawals are made during the month, otherwise the Standard Rate applies. No reward interest is paid in the month the account is closed.
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Account	S11 Business Savings	S77 SMSF Saver	S75 & S76 Mortgage Offset	S3 Handyloan	S9 Budget Overdraft	S66 & S99 Visa Overdraft
Currently Available	✓	✓	✓	✓	✓	✗
Description	Transaction account for business members	Saving account for registered Self-Managed Super Funds	100% Home loan offset account	Mortgage secured line of credit	Unsecured line of credit	Unsecured line of credit
Interest calculation	Daily on whole balance	Daily on whole balance	Daily on whole balance	Daily on whole balance	Daily on whole balance	Daily on whole balance
Interest paid	Monthly	Monthly	Offset Monthly	Monthly	Monthly	Monthly
Funds at call	✓	✓	✓	✓	✓	✓
Multiple accounts allowed	✓	✓	✓	✓	✗	✗
Direct Debits, Future Payments & PayTo	✓	✓	✓	✓	✓	✓
BPAY	✓	✓	✓	✓	✓	✓
Osko & PayID	✓	✓	✓	✓	✓	✓
Direct Credit	✓	✓	✓	✓	✓	✓
Visa Debit Card	✓	✓	✓	✓	✓	✓
Internet & Mobile Banking	✓	✓	✓	✓	✓	✓
Branch	✓	✓	✓	✓	✓	✓

Calculation 1: Calculated daily on the portion of the balance which falls within each of the tiers

Calculation 2: Calculated daily on whole balance based on the rate applicable for the balance tier

Calculation 3: Calculated daily on whole balance. Bonus interest applies if the minimum deposit amount as per the Interest Rates Schedule document is deposited, and no withdrawals are made during the month, otherwise the Standard Rate applies. No reward interest is paid in the month the account is closed.

Term Deposit: Calculated on daily balance and credited at maturity, annually or monthly (Interest for terms over 12 months will be paid at least annually)