

Account	Minimum Opening Deposit	Funds available at call	Interest See Note 1 for information on interest Types stated in this column	Cheque Book	EFTPOS/ATM access Visa Card or Redicard	Home Banking via Internet or Telephone	Direct Entry (Credit or Debit)	B P A Y Bill paying service
Easy Everyday savings ^(s1)	\$1.00	✓	Type A	✓	✓	✓	✓	✓
Easy Achiever (S6) Active Saver (S15)	\$1.00	✓	Type C See Note 3			✓	✓ (Credits only)	
Easy unlimited (s8)	\$1.00	✓	Type A		✓	✓	✓	✓
Easynet Saver (s12)	\$1.00	✓	Type D			✓ See note 6	✓ (Credits only)	
Easynet Saver Offset Account (S13) *excludes commercial lending	\$10,000.00	✓	Type F			✓ See note 6	✓ (Credits only)	
Christmas Club (s35)	\$1.00	See Note 2	Type B				✓ (Credits only)	
Cash Management (s7)	\$5,000.00 See Note 4	✓	Type C			✓		
Members under 17.	\$1.00	✓	Type A		✓	✓	✓	✓
Term Deposits	\$1,000	See Note 5	Type E					
AtCallSavings(S2toS5)	\$1.00	✓	Type A			✓	✓	✓

Note 1: Interest calculations & when interest is credited

Type A: calculated on Minimum Monthly Balance and credited 30 June

Type B: calculated on minimum monthly balances, credited on 31 October

Type C: Interest/ Bonus interest is calculated on a Daily Balance and credited at month end

Type D: calculated on a Daily Balance, credited at quarter end

Type E: calculated on daily balances, credited at maturity or 12 monthly, if earlier; other than on maturity, interest may be added to the term deposit, thus earning additional interest, credited to your access account or paid to you by Corporate Cheque

Type F: The interest rate on the offset savings account will be applied as a reduction to the loan interest rate; for the portion of the balance contained in the savings account

Note 2: Withdrawal period between 1 November and 31 January. We may allow early withdrawals in our absolute discretion eg, in cases of hardship. Fees & charges may apply: please refer to our Fees & Charges Brochure.

Note 3: Bonus Interest will be paid on this account at the end of each month on the provision that Terms & Conditions have been met. 1) No withdrawals for the month. 2) (Easy Achiever) At least 1 deposit of \$50 or more for the month. 3. (Active Saver) At least 1 deposit of \$5 or more for the month.

Note 4: The minimum withdrawal is \$500 and a minimum balance of \$5,000 must be maintained. Account balances below \$5,000 do not earn interest

Note 5: Withdrawable at maturity. We may allow early withdrawals in our absolute discretion eg, in cases of hardship or special need. We may also reduce the interest to nil. On maturity, we will automatically re-invest your term deposit in the same type of term deposit as your originally chose, unless you have told us otherwise. We will ask you, when making your initial term deposit, what you want to happen on maturity.

Note 6: Withdrawals can only be done via internet banking and funds must be transferred to an S1 or S8 account.