

# Christmas Club Account

## Fact Sheet

Build up a Christmas kitty before the tinsel comes out by making small savings that you won't miss throughout the year.

### Benefits and Interest Rates

ACCOUNT	INTEREST RATE
Christmas Club Account (S45)	0.80% p.a.

- No minimum balance
- Funds available at call
- Interest calculated daily on the closing balance
- Interest credited annually on 31<sup>st</sup> October
- Variable interest rate applies
- No transaction fees on withdrawals made between 1<sup>st</sup> November and 31<sup>st</sup> January.

### Fee Table

Transaction Fee: \$3 per withdrawal. Does not apply between 1 November and 31 January			
INCLUDED TRANSACTIONS			
Internet banking transactions	✓	Direct credits	✓
Phone banking transactions	✓	Direct debits	n/a
Branch cash or cheque deposits	✓	Branch cash withdrawals	✓
Visa Debit	n/a	EFTPOS	n/a
Member cheque withdrawals	n/a	ATM/RediATM	n/a

### Fees and Charges

For details on other fees and charges which may apply, refer to the Personal Fees and Charges brochure.

#### IMPORTANT INFORMATION

Interest rates are effective 21/8/17 and are subject to change. This fact sheet does not take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms and conditions, general fees and charges apply, and are available on request.

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