

# Retirement Account

Simple, everyday banking for those over 55 and no longer working; designed so you can enjoy your retirement.

## Benefits and Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
Retirement Account (S35)	\$0 - \$48,600	1.00%p.a.
	\$48,601 +	2.00%p.a.

- ◆ RediATM network available Australia wide
- ◆ Internet and phone banking anywhere, anytime
- ◆ Funds available at call
- ◆ Variable interest rate applies
- ◆ Interest calculated daily on the closing balance and credited monthly
- ◆ Tiered interest structure applies with interest paid on portion of balance in the tier
- ◆ No minimum opening balance
- ◆ Available only to retirees over 55 years of age who are either a self-funded retiree or a recipient of a Centrelink aged pension or Veterans Affairs (DVA) administered pension
- ◆ Allocated, Annuity, Centrelink or DVA pension must be deposited into the account

## Fee Table

Monthly Transaction Fee	\$0/\$6		
Monthly transaction fee is waived if you have \$2,000 or more minimum monthly balance in your Retirement Account. No monthly transaction fee applies if you don't make any transactions during the month.			
ELIGIBLE TRANSACTIONS			
Advice Centre cash withdrawals	<i>Unlimited</i>	Direct Credits	<i>Unlimited</i>
Advice Centre cash or cheque deposits	<i>Unlimited</i>	Direct Debits	<i>Unlimited</i>
Phone Banking transactions	<i>Unlimited</i>	Visa Debit	<i>Unlimited</i>
Internet Banking transactions	<i>Unlimited</i>	EFTPOS	<i>Unlimited</i>
Member cheque withdrawals	<i>Unlimited</i>	ATM/RediATM*	<i>Unlimited</i>

\*You may be charged by the ATM owner if you use a non-rediATM.

## Fees and Charges

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

### IMPORTANT INFORMATION:

Interest rates are effective 1/6/18 and are subject to change.

This Fact Sheet doesn't 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 & Conditions, General Fees & Charges apply, and are available on request.



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