

MiniAccess Account

An account with a low fee structure designed for members who have a low volume of transactions on their account.

Benefits and Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
MiniAccess Account (S16)	\$0 - \$4,999	0.00%p.a.
	\$5,000+	0.01%p.a.

- ◆ No minimum balance
- ◆ Funds available at call
- ◆ Variable interest rate applies
- ◆ Interest calculated daily on the closing balance and credited quarterly
- ◆ Tiered interest structure applies with interest paid on portion of balance in the tier

Fee Table

Monthly Transaction Fee	First six withdrawals free, then \$3 per withdrawal		
ELIGIBLE TRANSACTIONS			
Advice Centre cash withdrawals	✓	Direct Credits	✓
Advice Centre cash or cheque deposits	✓	Direct Debits	✓
Phone Banking transactions	✓	Visa Debit	✓
Internet Banking transactions	✓	EFTPOS	✓
Member cheque withdrawals	✓	ATM/RediATM*	✓

*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 or Business Fees and Charges brochures.

IMPORTANT INFORMATION:

Interest rates are effective 20/6/16 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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