

# GST Withholding Account

An account designed for businesses to set aside money to meet their GST obligations separate from their everyday accounts

## Benefits and Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
GST Withholding Account (S33)	\$0 - \$4,999	0.25%p.a.
	\$5,000 - \$19,999	0.50%p.a.
	\$20,000 - \$49,999	0.75%p.a.
	\$50,000 - \$99,999	1.00%p.a.
	\$100,000+	1.25%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 three 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	n/a
Internet Banking transactions	✓	EFTPOS	n/a
Member cheque withdrawals	✓	ATM/RediATM	n/a

## Fees and Charges

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

### 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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