

# Christmas Club Account

No longer available – effective 21/08/17

**S7**

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 (S7)	0.70%pa

- ◆ No minimum balance
- ◆ No transaction fees on withdrawals made between 1<sup>st</sup> November and 31<sup>st</sup> January
- ◆ Limit on the number of free withdrawals outside of the above period (refer Fee Table)
- ◆ Variable interest rate applies
- ◆ Interest calculated daily on the closing balance
- ◆ Interest credited annually on 31<sup>st</sup> October

## Fee Table

Monthly Service Fee	First withdrawal free, then \$3 per withdrawal		
INCLUDED TRANSACTIONS			
Branch cash withdrawals	✓	Direct Credits	✓
Branch cash or cheque deposits	✓	Direct Debits	n/a
Phone Banking transactions	✓	Visa Debit	n/a
Internet Banking transactions	✓	EFTPOS	n/a
Member cheque withdrawals	n/a	ATM/RediATM	n/a

## 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 current as at 01/03/19 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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