



Retirement Account Fact Sheet

Simple, everyday banking for those over 55 and no longer working, with an interest rate that's designed so you can enjoy your retirement.

Benefits and Interest Rates

ACCOUNT	AMOUNT	INTEREST RATE
Retirement Account (S93)	\$0-\$48, 600	1.00% p.a.
	\$48, 601 +	2.00% p.a.

- No minimum balance
- Funds available at call
- Interest calculated daily on the closing balance and credited monthly
- Variable interest rate applies
- Interest is paid on the portion of balance within the tier
- 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 Service Fee: \$0/\$6			
Monthly service fee is waived if you have \$2,000 or more minimum monthly balance in your Retirement Account. No monthly service fee applies if you don't make any withdrawals during the month.			
INCLUDED TRANSACTIONS			
Internet banking transactions	✓	Direct credits	✓
Phone banking transactions	✓	Direct debits	✓
Branch cash or cheque deposits	✓	Branch cash withdrawals	✓
Visa Debit	✓	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 on 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 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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