

PERSONAL DEPOSIT ACCOUNTS

INTEREST RATES & SUMMARY OF KEY FEATURES & BENEFITS

(New accounts no longer available)

Australian Government Deposit Guarantee: On 12 September 2011, the Australian Government announced that the Guarantee of Auswide Bank customer deposits (as provided under the Financial Claims Scheme) would be extended indefinitely. The new guarantee limit applicable from 1 February 2012 is \$250,000 per account-holder per ADI on 'protected accounts' as defined under the Banking Act 1959. For more details visit your local Auswide Bank branch or visit our website www.auswidebank.com.au/info/investment-security/

PERSONAL SAVING ACCOUNTS

Home Deposit Saver Account (S24)

Not available to new accounts from 10/12/2018 – sub accounts not allowed.

A great savings solution to your home owning dreams designed to help you save for a Home Loan Deposit!

INTEREST PAID ON THAT PART OF THE ACCOUNT – Effective 1st June 2016

up to \$4,999.99 0.01%p.a.
plus a MONTHLY BONUS of 1.75%p.a.

over \$4,999.99 0.01%p.a.
plus a MONTHLY BONUS of 1.75%p.a.

- no minimum opening balance
- no minimum account balance to be retained
- interest calculated on daily balances and paid monthly
- direct crediting of your wages, pension or allowance
- to earn the bonus rate:
 - make at least 1 deposit, to the account in the calendar month (interest credit excluded), and
 - make no withdrawals, from the account in the calendar month
- no monthly Account Fee
- fee waivers available on Auswide Bank home loans when you meet qualifying criteria
- withdrawals are restricted – 3 days written notice required
- internet & Mobile Banking available (view only)

Christmas Saver (S4)

Not available to new accounts from 10/12/2018 – sub accounts not allowed.

Saving just a few dollars each week in our Christmas Club will give you a Christmas free from money worries. Available for personal use only.

1.50%p.a. CALCULATED ON FULL BALANCE, PAID ON 30 NOV AND AT ACCOUNT CLOSURE WHERE IT OCCURS BETWEEN 1 DEC AND 31 JAN

1.50%p.a. WHERE ACCOUNT CLOSURE OCCURS BETWEEN 1 FEB AND 30 NOV OF THE SAME YEAR.

THESE RATES WILL APPLY TO ACCOUNT BALANCES EFFECTIVE FROM 1 DEC OF THE PRECEDING YEAR

- no minimum opening balance
- interest calculated on daily balances
- balance and interest available from December 1 to January 31
- a reduced rate of interest will apply for closure of account between February 1 and November 30
- passbook or statement option
- deposits only (no withdrawals)
- phone and internet banking

Young Achiever's Account (S19)

Not available to new accounts from 10/12/2018 – sub accounts not allowed.

An account for under 18's with no monthly Account fees and a bonus rate when you save. Available for personal use only.

INTEREST PAID ON THAT PART OF THE ACCOUNT – Effective 1st September 2016

up to \$4,999.99 0.01%p.a.
plus a MONTHLY BONUS of 2.60%p.a.

over \$4,999.99 0.01%p.a.
plus a MONTHLY BONUS of 2.60%p.a.

- account available (or held in trust) for persons under 18 years of age only+
- no minimum opening balance
- no minimum account balance to be retained
- interest calculated on daily balances and paid monthly
- to earn the bonus rate:
 - make no withdrawals, debit transfers or electronic debits from the account in the calendar month, and
 - make at least 1 deposit, credit transfer or electronic credit to the account in the calendar month (interest credit excluded)
- passbook or statement option
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- no monthly Account Fee
- electronic payments and direct debits

The above interest rates are available as at 10/12/2018 but are subject to change at anytime without notice. Fees and charges apply on all accounts– details on application. Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) issues these Deposit Accounts and Non-Cash Payment facilities that may be used in conjunction with these Accounts. This is a summary of key features and benefits only - to decide if they are appropriate for you please carefully read the account terms and conditions which are available from our branches or website www.auswidebank.com.au

*Further details can be located at our website www.auswidebank.com.au/info/investment-security/

BPAY® registered to BPAY Pty Ltd ABN 69 079 137 518 +Evidence of age will be required

^Cheque book by arrangement with Westpac Banking Corporation ABN 33 007 457 141.

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