

# Auswide Bank's *Guide to* **PERSONAL BANK ACCOUNTS**

Issued by Auswide Bank Ltd ABN 40 087 652 060/Australian Financial Services  
& Australian Credit Licence 239686

Effective from 1st October 2023



**AUSWIDE**  
— **BANK** —

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**Visit your nearest branch**  
see our website for details

*Small things. Big difference.*

# PERSONAL BANK ACCOUNTS Terms and Conditions

Our Terms and Conditions for Personal Bank Accounts contain important information about Auswide Bank's accounts and banking services for customers choosing personal bank accounts.

Our Terms and Conditions for Personal Bank Accounts ('Terms and Conditions') consist of:

- Guide to Personal Bank Accounts (this document)
- + Guide to Banking Services
- + Privacy Policy

You should read these documents before making a decision to open an account with us, acquire any banking services, or make any transactions. You should retain these documents in case you need to refer to them at a later date.

Our Terms and Conditions have been designed to help you:

- decide if our accounts and banking services meet your needs; and
- compare all the features, terms, conditions, fees and charges of our accounts and banking services with those of others.

Please note that our Terms and Conditions do not take into account your particular personal objectives, financial situation or needs.

## Updating our Terms and Conditions

Where required by law, or where we subscribe to a particular code, we will notify you in advance of any changes to our Terms and Conditions in accordance with the requirements of that law or code.

You can also find out more about our current Terms and Conditions by:

- talking to one of our consultants at any branch or by phone on **1300 138 831**; or
- visiting our website at [www.auswidebank.com.au](http://www.auswidebank.com.au)

# Auswide Bank's PERSONAL BANK ACCOUNTS

The types of personal bank accounts we offer are as follows:

## TRANSACTION ACCOUNTS

<b>Instant Access</b>	unlimited free online and card transactions
<b>Everyday Access</b>	unlimited free Auswide Bank branch, online, card and cheque transactions for a flat monthly fee
<b>Everyday Pension</b>	an account for pensioners which earns interest

## SAVINGS ACCOUNTS

<b>Ziggy Kids Saver</b>	an account for children aged 0-16 where you can be rewarded with bonus interest
<b>Bonus Plus Saver</b>	where you can be rewarded with bonus monthly interest
<b>Online Saver</b>	an online savings account

## INVESTMENT ACCOUNTS

<b>Cash Management</b>	for daily transacting that pays more interest when you maintain a higher minimum balance
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We also provide a range of term deposits, transaction accounts for business, mortgage offset accounts and specialised accounts for not-for-profit organisations, self-managed super funds and primary producers.

# PERSONAL BANK ACCOUNTS

Features Overview	TRANSACTION ACCOUNTS			SAVINGS ACCOUNTS			INVESTMENT ACCOUNTS
	Instant Access S3	Everyday Access S10/S1	Everyday Pension S6	Ziggy Kids Saver S32	Bonus Plus Saver S14	Online Saver S27	Cash Management S9
personal (P) or business (B) use	P	P	P	P	P	P	P/B
passbook account option	✗	✓	✓	✗	✓	✗	✓
e-Statement	✓	✓	✓	✓	✓	✓	✓
statement account option	✓	✓	✓	✓	✓	✓	✓
account service fee	✗	✓ <sup>▷</sup>	✗	✗	✗	✗	✓ <sup>▷</sup>
cleared funds on-call	✓	✓	✓	✓	✓	✓	✓
interest payment structure	N/A	N/A	tiered - rate applies to each part of balance only	tiered - rate applies to each part of balance only	tiered - rate applies to each part of balance only	rate applies to whole balance	tiered - rate applies to whole balance when a tier is reached
interest calculated *	N/A	N/A	on opening daily balance	on opening daily balance	on opening daily balance	on opening daily balance	on opening daily balance
interest paid	N/A	N/A	monthly	monthly	monthly	monthly	monthly
minimum opening balance	NIL	NIL	NIL	NIL	NIL	NIL	NIL
minimum balance to be retained	NIL	NIL	NIL	NIL	NIL	NIL	NIL
branch access	✓	✓	✓	✓	✓	✗	✓
bank cheques	✓	✓	✓	✓	✓	✗	✓
cheque book	✗	✗ <sup>◇</sup>	✗ <sup>◇</sup>	✗	✗ <sup>◇</sup>	✗	✗ <sup>◇</sup>
phone banking	✓	✓	✓	✓	✓	✓	✓
internet and mobile banking	✓	✓	✓	✓	✓	✓	✓
Visa Debit Card (access ATM's, EFTPOS, Bank@Post) ~	✓	✓	✓	✗	✗	✗	✓
BPAY® to pay bills	✓	✓	✓	✓	✓	✓	✓
direct credits (wages, pension, dividends etc)	✓	✓	✓	✓	✓	✓	✓
direct debits (to other financial institutions/ organisations)	✓	✓	✓	✓	✓	✓	✓
internal transfers (to other Auswide Bank accounts)	✓	✓	✓	✓	✓	✓	✓
external transfers (to another financial institution)	✓	✓	✓	✓	✓	✓	✓
RTGS 'same day' payment to an external bank account	✓	✓	✓	✓	✓	✗	✓
auto-sweep facility	✓	✓	✓	✓	✓	✓	✓
sub-accounts	✓	✓	✓	✓	✓	✓	✓
account label (eg. 'holiday', 'car' etc)	✓	✓	✓	✓	✓	✓	✓

▷ For details of account service fees and ◻ waivers refer to 'Personal Bank Accounts Fees and Charges'.

~ Visa Debit Card allows access to Australian and overseas ATM's and EFTPOS, Bank@Post, purchases by mail, phone or internet - Terms and conditions apply to the use of an Auswide Bank Visa Debit Card and are contained in the "Guide to Banking Services"

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If an overdraft facility is attached to your account, a free 3 monthly statement will be issued.

\* Interest calculated on the opening daily balance. The opening daily balance is the total balance from 12:01 am AEST.

◇ Cheque books available on accounts opened prior to 1st October 2023 which have previously had a cheque book issued.

# PERSONAL BANK ACCOUNTS

These symbols let you know that the fee will be DEBITED FROM YOUR ACCOUNT at:

▲ the end of the calendar month ▼ the time it is incurred/when a particular service is used  
Please note: if there are insufficient funds in your account at these times we will overdraw it until fees/charges are recovered from you.

Fees and Charges	TRANSACTION ACCOUNTS			SAVINGS ACCOUNTS			INVESTMENT ACCOUNTS
	Instant Access S3	Everyday Access S10/S1	Everyday Pension S6	Ziggy Kids Saver S32	Bonus Plus Saver S14	Online Saver S27	Cash Management S9
<b>Administrative Fees</b>							
<b>Account Service Fee</b> ▲▼ payable for managing your account	NIL	\$5 each month ①		NIL			\$5 each month if balance falls below \$5,000 at any time in the month ②
<b>Transaction Fees</b>							
<b>BRANCH STAFF ASSISTED and CHEQUE BANKING</b>							
<b>Cash Deposit Fee</b> payable if you make a cash deposit at an Auswide Bank branch/agency	\$2.50 each			FREE		N/A	FREE
<b>Cash Withdrawal Fee</b> ▲ payable if you withdraw cash over the counter at an Auswide Bank branch/agency	\$2.50 each			FREE		N/A	FREE
<b>Auswide Bank Account Transfer Fee</b> ▲ payable for any transfer between two Auswide Bank accounts at an Auswide Bank branch/agency	\$2.50 each			FREE		N/A	FREE
<b>Cheque Deposit Processing Fee</b> ▲ payable per cheque deposited at an Auswide Bank branch or by mail	\$2.50 each			FREE		N/A	FREE
<b>Bank Cheque Fee</b> ▲ payable charged per cheque requested for a one-off purchase				\$12 per bank cheque		N/A	\$12 per bank cheque
<b>Deposit-Foreign Currency Cheque Draft Fee</b> ▼ payable each time a foreign currency/draft is deposited				\$5 per cheque OR \$50 per cheque if greater than \$5,000 or where issuing bank is required to clear and settle the cheque		N/A	\$5 per cheque OR \$50 per cheque if greater than \$5,000 or where issuing bank is required to clear and settle the cheque
<b>ELECTRONIC PAYMENTS</b>							
<b>BPAY® Fee</b> payable when you make an electronic BPAY payment	\$2.50 each						FREE
<b>Direct Debit Fee</b> ▲Ⓞ payable if we process a direct debit to your account (including payments you initiate electronically)		FREE		\$0.50 each	FREE	\$0.50 each	FREE
<b>External Payment Fee</b> ▲Ⓞ payable if you request us to process an electronic payment to an account at another Australian bank or financial institution		FREE		\$0.60 each	FREE	\$0.60 each	FREE
<b>RTGS Outward Payment Fee</b> ▼ payable each time you request a high value, time critical payment from your account to another financial institution on a real time basis for 'same day' payment				\$20 each		N/A	\$20 each
<b>Telegraphic Transfer Fee</b> ▼● payable each time you request an electronic transmission of funds to an account at an overseas bank				\$AU currency \$50 per transfer OR foreign currency \$30 per transfer		N/A	\$AU currency \$50 per transfer OR foreign currency \$30 per transfer

# PERSONAL BANK ACCOUNTS

	TRANSACTION ACCOUNTS			SAVINGS ACCOUNTS			INVESTMENT ACCOUNTS
<b>Fees and Charges</b>	<i>Instant Access</i> S3	<i>Everyday Access</i> S10/S1	<i>Everyday Pension</i> S6	<i>Ziggy Kids Saver</i> S32	<i>Bonus Plus Saver</i> S14	<i>Online Saver</i> S27	<i>Cash Management</i> S9
<b>Transaction Fees (continued)</b>							
<b>INTERNET AND MOBILE BANKING</b>							
<b>BPAY® Fee</b> payable when you make a BPAY payment through internet or mobile banking				FREE			
<b>External Payment Fee</b> ▲Ⓞ payable if you request us to process an electronic payment to an account at another Australian bank or financial institution	FREE	FREE	\$0.60 each	FREE	\$0.60 each	FREE	FREE
<b>PHONE BANKING</b>							
<b>BPAY® Fee</b> payable when you make a BPAY payment through phone banking				FREE			
<b>VISA DEBIT CARD BANKING WITHIN AUSTRALIA</b>							
<b>Non-Auswide Bank ATM Withdrawal Fee</b> ▼ payable if you use your Visa Debit Card to withdraw from your account at a non-Auswide Bank ATM	Direct charge fee is levied by ATM owner			N/A			Direct charge fee is levied by ATM owner
<b>Non-Auswide Bank ATM Balance Enquiry Fee</b> ▼ payable if you use your Visa Debit Card to check your account balance at a non-Auswide Bank ATM	Direct charge fee is levied by ATM owner			N/A			Direct charge fee is levied by ATM owner
<b>VISA DEBIT CARD BANKING OVERSEAS</b>							
<b>ATM Withdrawal Fee</b> ▲ payable if you use your Visa Debit Card at an overseas ATM to withdraw from your account	\$5 each + 3% Currency Conversion Fee ▼			N/A			\$5 each + 3% Currency Conversion Fee ▼
<b>EFTPOS/Retail Purchase Fee</b> ▼ payable if you use your Visa Debit Card to pay for purchases and withdraw cash at overseas retail outlets with an EFTPOS facility or to make purchases from overseas outlets over the internet or phone	3% Currency Conversion Fee ▼			N/A			3% Currency Conversion Fee ▼
<b>Statement Fees</b>							
<b>Paper Statement Fee</b> ▲ Regular payable when we issue you with your statement of account in paper	\$2 per statement				FREE		
<b>Additional Statement Fee</b> ▼ via branch payable when you request us to issue you an additional statement of account	\$2 per statement				FREE		
<b>E-Statement Fee</b> payable when we issue you with an electronic statement of account.				FREE			

# PERSONAL BANK ACCOUNTS

	TRANSACTION ACCOUNTS			SAVINGS ACCOUNTS			INVESTMENT ACCOUNTS
Fees and Charges	Instant Access S3	Everyday Access S10/S1	Everyday Pension S6	Ziggy Kids Saver S32	Bonus Plus Saver S14	Online Saver S27	Cash Management S9
<b>Dishonour Fees</b>							
<b>Direct Debit Dishonour Fee</b> payable when you've arranged a direct debit payment to an account at another financial institution but there are insufficient clear funds in your account					\$15 per dishonour		
<b>External Payment Dishonour Fee</b> payable when you've arranged an external payment to an account at another financial institution but there are insufficient clear funds in your account					\$15 per dishonour		
<b>Internet or Mobile Banking External Payment Dishonour Fee</b> payable when you've arranged an internet or mobile banking external payment to an account at another financial institution but there are insufficient clear funds in your account					\$15 per dishonour		
<b>GOVERNMENT CHARGES</b>							
<b>Non-Resident Withholding Tax</b> levied on accounts held by a non resident of Australia and where an Australian Tax File Number has not been quoted to us		N/A				10% of applicable interest payment	
<b>Withholding Tax</b> may be levied on accounts where an Australian Tax File Number or exemption code has not been quoted to us		N/A				Calculated at the highest marginal tax rate	

## Fee Waivers

### Everyday Access Account

The monthly Account Service Fee may be waived if:

- you are an Auswide Bank home loan or line of credit customer with regular payroll credits into this account, or hold an eligible Auswide Bank mortgage or Shareholder Advantage; or
- you are a full time primary, secondary or tertiary student and show your current student ID card or proof of enrolment with an Australian educational institution (school, university, TAFE or college) at an Auswide Bank branch. The account service fee waiver will continue to the end of your senior year or the date of expiry shown on your student ID card or proof of enrolment.

### Cash Management Account

The monthly Account Service Fee may be waived if:

- you have an active term deposit held under the same client number as your Cash Management Account; and
- if you are a shareholder of Auswide Bank and quote your Holder Identification Number.

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where charged on specific account types, a separate fee applies to the primary and each sub-account.

a dishonour fee applies when there are insufficient clear funds in the account to be debited - see 'Dishonour Fees'

many overseas banks will levy other processing charges that may vary between banks and countries, which will result in the beneficiary receiving a lesser amount than transmitted.

to help avoid dishonour fees for payments, we recommend you have sufficient clear funds in your account prior to writing a cheque. To help avoid reject fees for pre-arranged date sensitive electronic payments (eg; direct debits), you should ensure you have sufficient clear funds in your account at least 2 business days before the expected debit date. To also avoid some of these fees, arrange for an automatic sweep from another Auswide Bank account to the account that is to be debited with your cheque, direct debit or external electronic payment.

## TRANSACTION ACCOUNTS

These accounts offer you easy access for daily transacting!

### *Instant Access Account*

#### **Features**

- An on-call transaction account for your everyday banking needs
- No account service or electronic payment fees
- Free use of Auswide Bank branded ATMs, Australian EFTPOS and BPAY
- Monthly eStatement
- For other features of this account, see the Features Overview

#### **Interest**

- No interest is paid on funds held in this account

#### **Product Risks**

- This type of account may not suit your particular objectives, financial situation or needs.
- Risks may apply to the use of banking services available on this account. Read the Auswide Bank 'Guide to Banking Services' for information about these risks and how you can minimise them.

### *Everyday Access Account*

#### **Features**

- An on-call transaction account for your everyday banking needs
- Free use of Auswide Bank branded ATMs, Australian EFTPOS, BPAY, branch cash withdrawals and transfers and direct debit withdrawals in return for a "flat" monthly account service fee (waivers apply)
- For other features of this account, see the Features Overview

#### **Interest**

- No interest is paid on funds held in this account

#### **Product Risks**

- This type of account may not suit your particular objectives, financial situation or needs
- Risks may apply to the use of banking services available on this account. Read the Auswide Bank 'Guide to Banking Services' for information about these risks and how you can minimise them

## TERMS AND CONDITIONS FOR OUR BANKING SERVICES

for the terms and conditions of the banking services available on our personal accounts, read the 'Guide to Banking Services'

### *Everyday Pension Account*

#### **Features**

- An on-call transaction account specifically designed for pensioners<sup>^</sup>
- Earn interest on your balance
- No account service fee or withdrawal fees at Auswide Bank branches or Auswide Bank branded ATMs
- For other features of this account, see the Features Overview

#### **Interest**

- Interest tiered and paid on that part of the account balance
- The interest rate applicable to this account may vary depending on the amount deposited (which determines the 'tier' that applies). Different interest rates may apply to each tier. Interest rates and tiers may change from time to time
- Interest calculated on opening daily credit balance based on a 365 day year
- Interest is credited to this account at the end of each calendar month
- The same interest rate may apply to all tiers and may be set at 0%p.a.
- Current interest rates and applicable tiers are available on our website or by contacting us

#### **Product Risks**

- Interest rates applicable to this account are determined by us and subject to change without notice. The interest rate may be set at 0% p.a.
- This type of account may not suit your particular objectives, financial situation or needs
- Risks may apply to the use of banking services available on this account. Read the Auswide Bank 'Guide to Banking Services' for information about these risks and how you can minimise them

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<sup>^</sup> A Centrelink Pension Card, DVA Gold Card or letter from Centrelink advising that you are receiving a pension entitlement is required to open account.

## SAVINGS ACCOUNTS

These accounts will help you save for a purpose!

### Ziggy Kids Saver

#### Features

- A savings account specially designed for children aged 0 to 15 years
- Can be accessed and transacted on by the child account holder when they turn 11 years of age
- Upon turning 16 years, the account will be closed and funds transferred to a Bonus Plus Saver or similar account
- Must be opened in a child's name
- No account service fee
- Deposit book available to record deposits and balance updates
- For other features of this account, see the Features Overview

#### Interest

- **To earn the bonus rate**, in a whole calendar month you must make:
  1. At least 1 deposit, credit transfer or electronic credit to the account (interest credit excluded), and
  2. No withdrawals, debit transfers or electronic debits from the account
- Interest tiered and paid on that part of the account balance
- The interest rate applicable to this account may vary depending on the amount deposited (which determines the 'tier' that applies). Different interest rates may apply to each tier. Interest rates and tiers may change from time to time
- Interest calculated on opening daily credit balance based on a 365 day year
- Interest is credited to this account at the end of each calendar month
- The same interest rate may apply to all tiers and may be set at 0%p.a.
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### Bonus Plus Saver Account

#### Features

- An on-call savings account which rewards you with a bonus rate when you save
- No account service fee
- For other features of this account, see the Features Overview

#### Interest

- **To earn the bonus rate**, in a whole calendar month you must make:
  1. At least 1 deposit, credit transfer or electronic credit to the account (interest credit excluded), and
  2. No withdrawals, debit transfers or electronic debits from the account
- Interest tiered and paid on that part of the account balance
- The interest rate applicable to this account may vary depending on the amount deposited (which determines the 'tier' that applies). Different interest rates may apply to each tier. Interest rates and tiers may change from time to time
- Interest calculated on opening daily credit balance based on a 365 day year
- Interest is credited to this account at the end of each calendar month
- The same interest rate may apply to all tiers and may be set at 0%p.a.
- Current interest rates and applicable tiers are available on our website or by contacting us

#### Product Risks

- Interest rates applicable to this account are determined by us and subject to change without notice. The interest rate may be set at 0% p.a.
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- Risks may apply to the use of banking services available on this account. Read the Auswide Bank 'Guide to Banking Services' for information about these risks and how you can minimise them

### Online Saver Account

#### Features

- An online savings account only
- No account service fee or transaction fees
- Managed online only - branch transactions not possible and only limited banking services available
- Account credits can be made at any time through electronic transfers or direct credits
- Account debits can be made at any time by using internet, mobile or phone banking to electronically transfer funds to your Auswide bank account
- 6-monthly account statements
- For other features of this account, see the Features Overview

#### Interest

- Interest paid on full balance
- Interest calculated on opening daily credit balance based on a 365 day year
- Interest is credited to this account at the end of each calendar month
- The interest rate may change from time to time
- Current interest rates are available on our website or by contacting us

#### Promotional Interest

A promotional interest period may be applicable to the account from time to time.

- Promotional Bonus interest is calculated on the balance of new to bank money deposited into the account during the promotional period based on a 365 day year
- Promotional Bonus interest is credited to this account at the end of each calendar month for the period of the promotion
- Promotional Bonus interest is not payable if the new to bank money is withdrawn at any time during the calendar month for the nominated promotional period
- Promotional interest is only paid on new to bank money deposited to the account during the promotion period\*

\*New to bank money is any transfer that credits the applicable Online Saver account from an external Financial Institution through a direct credit to the account.



### **Product Risks**

- Interest rates applicable to this account are determined by us and subject to change without notice. The interest rate may be set at 0% p.a.
- Banking services are limited to electronic transfers conducted through phone, internet or mobile banking. Read the 'Guide to Banking Services' for the terms and conditions of phone, internet and mobile banking
- This type of account may not suit your particular objectives, financial situation or needs
- Risks may apply to the use of banking services available on this account. Read the 'Guide to Banking Services' for information about these risks and how you can minimise them

## **INVESTMENT ACCOUNTS**

**This account offers you higher returns for larger deposits!**

### ***Cash Management Account***

#### **Features**

- An on-call investment account you can also use for your daily transacting
- No account service fee if daily account balance is maintained at \$5,000 or more
- For other features of this account, see the Features Overview

#### **Interest**

- Interest paid on full balance
- Interest calculated on opening daily credit balance based on a 365 day year
- Interest is credited to this account at the end of each calendar month
- The same interest rate may apply to all tiers and may be set at 0%p.a.
- Current interest rates and applicable tiers are available on our website or by contacting us

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