AUSWIDE BANK'S **GUIDE TO PERSONAL BANK ACCOUNTS**

Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195
AFSL and Australian Credit Licence Number 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962

16-20 Barolin St, PO Box 1063, Bundaberg QLD 4670
P 1300 138 831 | **F** 07 4152 3499
E auswide@auswidebank.com.au

auswidebank.com.au

Effective from 1st July 2026
Account type: S3, S6, S9, S10,S14, S27, S32
AB535/0726

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

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. You should also read our Privacy Policy, which is available on our website.

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

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

TRANSACTION ACCOUNTS	
Instant Access	unlimited free online and card transactions
Everyday Access	unlimited free Auswide Bank branch, online and card transactions for a monthly fee
Everyday Basic	an account for concession card holders which earns interest

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

INVESTMENT ACCOUNTS	
Cash Management	for daily transacting that pays more interest when you maintain a higher minimum balance

We also provide a range of term deposits, transaction accounts for business, mortgage off set 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 Basic S6	Ziggy Kids Saver S32	Bonus Plus Saver S14	Online Saver S27	Cash Management S9
personal (P) or business (B) use business (b) includes non-individual entities	P	P	P	P	P	P	P/B
passbook account option	✗	✗	✗	✗	✗	✗	✗
statement account option e-Statement or paper statement	✓	✓	✓	✓	✓	✓	✓
account service fee	✗	✓	✗	✗	✗	✗	✓
interest payment structure	N/A	N/A	**>** stepped – rate applies to each part of balance only	**>** stepped - rate applies to each part of balance only	**>** stepped - 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							
branch access staff assisted cash deposits, withdrawals, internal & external transfer, cheque deposits	✓	✓	✓	✓	✓	✗	✓
internet and mobile banking	✓	✓	✓	✓	✓	✓	✓
Visa Debit Card (access ATM's, EFTPOS, Bank@Post etc)	✓ ~	✓ ~	✓ ~	✗	✗	✗	✓ ~
BPAY® to pay bills internet banking, mobile app or staff assisted	✓	✓	✓	✓	✓	✓	✓
direct credits (wages, pension, rent, dividends etc)	✓	✓	✓	✓	✓	✓	✓
direct debits (to other financial institutions/organisations)	✓	✓	✓	✓	✓	✓	✓
internal transfers (to other Auswide Bank accounts) internet banking, mobile app or staff assisted	✓	✓	✓	✓	✓	✓	✓
external transfers (to another financial institution) internet banking, mobile app or staff assisted	✓	✓	✓	✓	✓	✓	✓
RTGS 'same day' payment to an external bank account	✓	✓	✓	✓	✓	✗	✓
transfer to an overseas bank account internet banking or staff assisted	✓	✓	✓	✓	✓	✓	✓
auto-sweep facility	✓	✓	✓	✓	✓	✗	✓
sub-accounts up to 10 sub accounts **^**	✓	✓ ^	✓	✓ ^	✓ ^	✓ ^	✓
account label (e.g. 'holiday', 'car' etc.)	✓	✓	✓	✓	✓	✓	✓

~ Visa Debit Card allows access to Australian and overseas ATM's and EFTPOS, Bank@Post, purchases by mail, phone or internet.

® BPAY TM registered to BPAY Pty Ltd ABN 69 079 137 518

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

> A stepped rate means you will earn different interest rates on different portions of the account balance. The noted interest rate applies to the balance that falls within the noted balance bracket.

A tiered rate means you will earn different rates of interest depending on the balance of your account. If your account balance is above a certain amount, we will pay a different rate of interest on the whole balance.

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 Basic S6	Ziggy Kids Saver S32	Bonus Plus Saver S14	Online Saver S27	Cash Management S9
Administrative Fees							
Account Service Fee ♦ ∅ payable for managing your account		$5 each month **1**					$5 each month if balance falls below $5,000 at any time in the month **2**
Transaction Fees							
BRANCH STAFF ASSISTED and CHEQUE BANKING							
Cash Deposit Fee ♦ payable if you make a cash deposit at an Auswide Bank branch/agency	$2.50 each						
Cash Withdrawal Fee ♦ payable if you withdraw cash over the counter at an Auswide Bank branch/agency	$2.50 each						
Auswide Bank Account Transfer Fee ♦ payable for any transfer between two Auswide Bank accounts at an Auswide Bank branch/agency	$2.50 each						
Cheque Deposit Processing Fee ♦ payable per cheque deposited at an Auswide Bank branch or by mail	$2.50 each						

Fees and Charges *(continued)*

	TRANSACTION ACCOUNTS			SAVINGS ACCOUNTS			INVESTMENT ACCOUNTS
	Instant Access	Everyday Access	Everyday Basic	Ziggy Kids Saver	Bonus Plus Saver	Online Saver	Cash Management
ELECTRONIC PAYMENTS							
Direct Debit Fee ♦ ∞ payable if we process a direct debit to your account (including payments you initiate electronically)					$0.50 each		
External Payment Fee ♦ ∞ payable if you request us to process an electronic payment to an account at another Australian bank or financial institution (including payments you initiate electronically)					$0.60 each		
RTGS Outward Payment Fee ◊ 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
Telegraphic Transfer Fee ◊ ▞ 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						$AU currency $50 per transfer OR foreign currency $30 per transfer
VISA DEBIT CARD BANKING WITHIN AUSTRALIA							
ATM Direct Charge Fee ◊ payable if you use your Visa Debit Card to withdraw or check your 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
VISA DEBIT CARD BANKING OVERSEAS							
Foreign ATM Withdrawal Fee ♦ 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 ◊
Currency Conversion Fee ◊ 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 ◊

Statement Fees

Paper Statement Fee ♦ regular payable when we issue you with your statement of account in paper	$2 per statement	

Additional Statement Fee ◊ via branch payable when you request us to issue you an additional statement of account	$2 per statement	

Fees and Charges *(continued)*

	TRANSACTION ACCOUNTS			SAVINGS ACCOUNTS			INVESTMENT ACCOUNTS
	Instant Access	Everyday Access	Everyday Basic	Ziggy Kids Saver	Bonus Plus Saver	Online Saver	Cash Management
Dishonour Fees X							
Direct Debit and External Payment Dishonour Fee ◊ payable when you've arranged a direct debit payment or an external payment to an account at another financial institution but there are insufficient clear funds in your account (including payments you initiate electronically)	$15 per dishonour			$15 per dishonour			

® BPAY™ registered to BPAY Pty Ltd ABN 69 079 137 518.

∞ 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.

X to help avoid dishonour fees for payments,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, direct debit or external electronic payment.

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

Fee Waivers

1 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
- 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.

2 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

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'.

Transaction Accounts

These accounts offer you easy access for daily transacting!

Instant Access Account

Features

- An at-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 at-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
- 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

® BPAY TM registered to BPAY Pty Ltd ABN 69 079 137 518

Transaction Accounts *continued*

Everyday Basic Account

Features

- An at-call basic transaction account specifically designed for pensioners, low or no income earner⦿
- Earn interest on your account 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

Eligibility

Available to anyone with one of the following Commonwealth of Australia concession cards:

- Commonwealth Seniors Health card
- Pensioner Concession card
- Health Care card

To apply, you'll need to bring valid ID (e.g. current driver's licence or passport) to one of our branches if you don't already bank with us. You'll also need to bring your eligible physical or digital concession card. You must also have an Australian residential address.

Interest

- Interest stepped and paid on that part of the account balance
- Interest rates 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. The interest rate may be set at 0% p.a. Changes to interest rates will be notified to you in accordance with any applicable laws or codes of practice
- 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

® BPAY TM registered to BPAY Pty Ltd ABN 69 079 137 518
⦿ Eligibility criteria applies

Savings Accounts

These accounts will help you save for a purpose!

Ziggy Kids Saver

Features

- An at-call savings account specially designed for children aged 0 to 15 years
- Can be accessed and transacted on by the child accountholder 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 one 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 stepped and paid on that part of the account balance
- Interest rates 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. The interest rate may be set at 0% p.a. Changes to interest rates will be notified to you in accordance with any applicable laws or codes of practice
- 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

Savings Accounts *continued*

Bonus Plus Saver Account

Features

- An at-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 one 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 stepped and paid on that part of the account balance
- Interest rates 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. The interest rate may be set at 0% p.a. Changes to interest rates will be notified to you in accordance with any applicable laws or codes of practice
- 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

Online Saver Account

Features

- An at-call 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 or mobile banking to electronically transfer funds
- 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
- Interest rates 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 another 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. The interest rate may be set at 0% p.a. Changes to interest rates will be notified to you in accordance with any applicable laws or codes of practice
- Banking services are limited to electronic transfers conducted through 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 at-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 tiered and 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
- Interest rates may change from time to time
- 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. The interest rate may be set at 0% p.a. Changes to interest rates will be notified to you in accordance with any applicable laws or codes of practice
- 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