



AUSWIDE BANK'S GUIDE TO ESTATE MANAGEMENT ACCOUNT

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

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Effective from 1ST July 2026
Account type: S7 • AB545/0726

Small things. Big difference.



Estate Management Account

Terms and Conditions

Our Terms and Conditions for Estate Management Accounts contain important information for customers considering opening an estate management account.

Our Terms and Conditions for Estate Management Accounts ('Terms and Conditions') consist of:

- Guide to Estate Management Account (this one)
- + Guide to Banking Services

You should read these documents before making a decision to open this 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 this account and our 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 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



Estate Management Account

Product Summary

Features

- An at-call transaction account designed for estate executors or administrators to manage the funds belonging to a deceased estate
- Applicants will be required to supply certain documents relating to the estate in order to open this account
- Limited banking services are available
- No account service fee. Some transaction fees 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 more 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 used in conjunction with your Business Access Account, refer to the 'Guide to Banking Services'.

Features Overview

entity use	estate executors or administrators
passbook account option	✗
statement account option	✓ e-Statement or paper statement
account service fee	✗
minimum opening balance	NIL
minimum balance to be retained	
branch access	✓ staff assisted cash deposits & withdrawals, internal & external transfers, 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 transfer (to other Auswide Bank accounts)	✓ internet banking, mobile app or staff assisted
external payment (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	✓
account labels (eg. 'savings')	✓

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

Estate Management Account

Fees and Charges

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.

Transaction Fees

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
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

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 have arranged electronically)	\$15 per dishonour
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∞ 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, we recommend you have sufficient clear funds in your account, 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.