

# Fact Sheet

## Christmas Club Account (S45)

An account to help you plan and save for a more affordable Christmas, with a higher rate of return than the everyday transaction account and limited access to your funds.

### Features and interest rates

- ✓ funds only available from 1 November to 31 January, removing the temptation of spending prior to the festive season
- ✓ no opening balance requirements
- ✓ interest calculated daily, paid 31 October

0.15% p.a.

### Access options

Branch cash withdrawals	✓	Internet/mobile banking	✓
Branch cash or cheque deposits	✓	Direct Credits	✓
Phone Banking	✓		

### Fee table

Monthly Service Fee/Account Keeping Fee	Nil
Branch cash withdrawal	Free

The above table only shows fees associated with some of the more common transactions. For a complete list of fees, including fee calculation and exemptions, refer to the Schedule of Fees and Charges.

**IMPORTANT INFORMATION:** Interest rate(s) effective 1 July 2019 and 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 apply and fees and charges are payable, and are available on request.



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